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# Banking Research Reports

## Tenth Survey of the Electronic Funds Transfer Transaction System

# *Tenth Survey of the Electronic Funds Transfer Transaction System*

by

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# Foreword

The growth of electronic funds transfer for both corporate and retail customers has been closely watched for the past two decades. Both the Automated Clearing House (ACH) and the Automated Teller Machine (ATM) have become viable payment systems for businesses and individuals. The volume of transactions through ACHs and ATMs has increased over the past several years, a phenomenon of much interest among bankers. However, the costs of participating in such delivery systems are large, and it is important for bankers to understand the benefits they are receiving through such expenditures.

In order for bankers to understand and develop their strategic plans for the delivery of their products in the future, they must gain information on where the industry stands today. BAI has conducted this survey of electronic funds transfer transactions for the past 10 years and it has become a primary source of information for industry participants and observers. The results contained in this survey will help planners to develop their institutions' delivery strategies.

BAI is committed to providing financial industry executives with information through research projects such as this in order to help bankers retain their competitive advantage.

Philip F. Searle
Chairman of the Board
Bank Administration Institute

# Tenth Survey of the Electronic Funds Tranfer Transaction System

# 1

# Electronic Funds Transfer Transactions

Financial institutions have turned to automation as a means to reduce their expenses, provide a convenient mechanism for customers to make payments and receive cash, and increase their office productivity. Many institutions offer their customers Automated Clearing House (ACH), Automated Teller Machine (ATM), and Point-of-Sale (POS) access, as well as Electronic Data Interchange (EDI).

The ACH and ATM are mature delivery systems that have become the vehicle of choice among many customers. On the other hand, POS activity is just starting to gain momentum, while initial interest is being shown toward EDI.

The strategy to encourage more customers to become familiar with electronic payment methods will affect the delivery systems of the future. In a recent study conducted by Bank Administration Institute regarding financial executives' opinions about the future of the retail delivery system, many indicated that they expected automated banking to become even more popular.

With the movement of more routine transactions being conducted through the ACH, ATM, POS, or other electronic means, the structure of the branch delivery system could change dramatically. Some institutions, such as Shawmut Bank in Boston and C&S Bank in Atlanta, have begun to reduce the number of — or even eliminate — tellers in their branches.

The branch is being transformed into a more retail oriented environment, with flashing signs and automated terminals for both customer and staff use. Branch personnel are becoming more sales-oriented and even the tellers are using every opportunity to make customers aware of their institution's various product offerings. What began with ACH and ATM activity is now becoming the thrust of some bankers' delivery strategies.

It is important for bankers to understand the impact of their automated systems upon their delivery system. In this increasingly competitive environment, the banker who best understands and satisfies customers' needs at the most economical price will be the survivor.

Information processing has become a key service issue for bankers today, regardless of whether their focus is commercial or retail. One important finding of this survey was the lack of information that many bankers have regarding their electronic systems. The ability to gather more information regarding all facets of the automated system will be critical to designing electronic banking and marketing it to the customer.

Bank Administration Institute has conducted this survey of electronic funds transfer transactions annually for the past decade. The objective is to inform financial institutions, vendors, consultants, and other interested parties of the type and amount of activity that occurs in the area of electronic banking. Through this survey, bankers can compare their system's performance with a national average.

## Survey Methodology

The Electronic Funds Transfer survey collects data each September on banks' ACH, ATM, and POS activities. This information is then compared to the results from previous years to identify trends in EFT activities.

The 1987 EFT survey was reconfigured to elicit more thorough and specific responses from participants. Researchers distributed 411 surveys to banks and bank holding companies. The sample population consisted of a predetermined number of institutions with a cross-section of asset ranges. This population was randomly selected from 35 metropolitan statistical areas across the United States. A total of 95 valid surveys were received and included in the analysis, a response rate of 23.1 percent.

The participants' asset size ranged from less than $250 million to over $5 billion. The greatest number of respondents were in the over-$5-billion range, representing 30.5 percent of the participants. Table 1 indicates the number of respondents from each asset range.

### Table 1

### Respondent Asset Size Profile

| Asset Range | Percentage |
|---|---|
| Less than $250 million | 24.2 |
| $250 to $500 million | 16.8 |
| $500 million to $3 billion | 14.7 |
| $3 to $5 billion | 13.7 |
| Over $5 billion | 30.5 |

Surveys were collected during October and November. If necessary, participants were contacted for clarification of their responses. Due to variations from one bank to another in EFT reporting systems, not all banks were able to complete every question. Only those institutions that furnished valid information for all components of a given mathematical formula were included in a table's results. The responses were reviewed and analyzed in January and February.

Averages and percentages found in this study may vary somewhat from those in similar studies due to the way in which a question was worded or because the respondent base may differ. For analysis purposes, comparisons with prior years were not made because the asset sizes and the respondent base were different from those in prior years' surveys.

For presentation purposes, the data are separated into 16 geographic regions. Table 2 shows the number of respondents by region for 1987.

Table 2

**Number of Respondents by Region**

| Region | Number of Respondents |
|---|---|
| Boston | 2 |
| New York | 7 |
| Philadelphia | 3 |
| Pittsburgh | 7 |
| Washington, D.C. | 7 |
| Atlanta | 17 |
| Chicago | 9 |
| Cleveland | 9 |
| Detroit | 5 |
| Minneapolis/St. Paul | 1 |
| St. Louis | 14 |
| Dallas | 0 |
| Houston | 0 |
| Los Angeles | 3 |
| San Francisco | 8 |
| Denver | 3 |
| TOTAL | 95 |

## 2

# Automated Clearing Houses

The Automated Clearing House (ACH) is a network of member banks that work together to transmit payments and receipts electronically to and from their member organizations. There are 32 ACH banking organizations in the United States. Member banks service their corporate and consumer customers by electronically debiting and crediting customer accounts.

## Key Findings

***Key Findings:*** *In the survey, 66.9 percent of all originated items were debits; however, the larger processors tend to skew the average. Essentially, for median originators nearly two-thirds of items originated were credits.*

*Just over 69 percent of the items received by banks were debits. Again, the average is skewed by the larger processors. For median banks, over two-thirds of the items received were credits.*

*Of the originating banks, 12 percent originate credit items only, not debits. Nine percent of the receiving banks receive credits and do not receive debits.*

*And 28.6 percent of the respondents receive ACH transactions but do not originate any ACH transactions.*

**Implication:** The ACH business, especially debit origination, is specialized, and not all banks participate on a major scale. Generally a few large processors control a large share of ACH transaction volumes.

***Key Finding:*** *Of debits originated, 67.5 percent are for insurance premiums and 13.8 percent are depository transfer payments. The remaining 18.7 percent of the transactions include home mortgage payments, utility payments, PC/telephone bill payments, corporate trade payments, and other consumer payments.*

**Implication:** Insurance companies account for the overwhelming majority of debits originated. Cash management activities play a secondary role. There could be room for considerable growth for other consumer-type payments.

***Key Finding:*** *Of credits received, 38.6 percent were for payroll and 32.2 percent were for social security payments. The remaining 29.2 percent of the transactions include other government payments, depository transfer payments, corporate trade payments, and other consumer credits.*

**Implication:** Despite the age of the ACH system, banks continue to use the ACH for the basic transactions for which it was originally designed. There is considerable opportunity to further utilize the ACH system by selling consumers and corporations on other transaction sets that are receiving much less use. The "baby boomers" who currently use ATMs and other electronic delivery methods will likely be receptive to social security direct deposit and automatic payroll deposits. This additional usage could save banks as well as their customers thousands of dollars.

***Key Finding:*** *Information on corporate fees was received from 23 respondents. The numbers reflect the following median fees.*

| | |
|---|---|
| Per debit | $ .09 |
| Per credit | .09 |
| Maintenance fee | 1.20 |
| Setup fee | 50.00 |
| Return-item fee | 2.00 |

*Approximately 39 percent of the respondents that process transactions charge a maintenance fee; 52 percent charge a setup fee.*

## 3
# Automated Teller Machines

Automated Teller Machines (ATMs) have become an accepted form of transaction processing and gaining information for many consumers throughout the world. What was a novelty in the late 1960s and early '70s is now a standard service among most financial institutions in the United States, even in small towns.

The major advancement in ATMs has occurred in the area of shared networks. The growth in banks participating in shared networks over the past five years is changing the banking landscape to the point where customers can do their banking from anywhere in the United States.

An area of interest is the fee structure of ATM transactions. In the early stages of ATM usage, only a few institutions charged their customers, but now there is a trend to begin charging customers for ATM usage, especially for interchange transactions. Special effort was taken during the 1987 survey to gather information on ATM service charges.

In this chapter, when referring to transactions, the term "total" encompasses both proprietary and interchange transactions. Proprietary transactions are those performed at machines owned by the cardholder's financial institution. Interchange transactions are those performed at machines owned by an entity other than the cardholder's financial institution.

## Key Findings

*Key Finding:* *The vast majority (90%) of the banks indicate that they participate in a shared ATM environment. Of those, 62 percent participate in both regional and national networks, 31 percent participate in a regional network only, and 7 percent participate in a national network only.*

Implications: The number of institutions participating in regional and national networks has made the ATM a utility. Customers are no longer tied to a conveniently located institution. Any location advantage an institution currently has may soon disappear with the participation and growth of networks.

Participation in networks will continue to affect retail banking strategies. Fewer, more strategically placed branches may become more commonplace.

Also, ATM networks may help to facilitate the "hub and spoke" concept of branching.

ATM networks will help to spur the formation of Point-of-Sale networks. Many institutions have joined ATM networks in order to participate in POS ventures in the future.

**Key Finding:** *Of all transactions from ATMs and cash dispensers, 65.4 percent are cash withdrawals. Deposits account for 12.2 percent of all transactions. The transaction mix for ATMs and cash dispensers is shown in Table 3. These numbers are averages per unit per month.*

Table 3

Total ATM/Cash Dispenser Transaction Mix

| | Proprietary | Interchange | Total |
|---|---|---|---|
| Cash from checking | 52.9% | 59.4% | 54.4% |
| Cash from savings | 9.8 | 14.7 | 10.9 |
| Cash from credit card | 0.8 | 1.8 | 1.0 |
| Balance inquiries | 19.3 | 16.0 | 18.5 |
| Transfers | 2.6 | 1.2 | 2.3 |
| Deposits | 13.9 | 6.5 | 12.2 |
| Bill payments | 0.5 | 0.0 | 0.4 |
| Other transactions | 0.2 | 0.4 | 0.3 |

**Implication:** Customers continue to view the ATM as primarily a non-depository unit; the costs will be harder to justify as many institutions provide teller service for longer hours and on weekends. Bankers must examine each of their ATM locations and determine if full-function machines are really necessary. Cash dispensers, which are less expensive, might be more feasible.

**Key Finding:** *The average dollar amount of a cash withdrawal from checking is $44.50 for all ATMs and cash dispensers. Table 4 shows the average dollar volumes for all transaction types.*

## Table 4

### Average Dollar Value per Transaction

| | Proprietary | Interchange | Total |
|---|---|---|---|
| Cash from checking | $ 54.49 | $ 48.40 | $ 44.50 |
| Cash from savings | 52.12 | 41.21 | 49.08 |
| Cash from credit card | 72.77 | 65.88 | 67.96 |
| Transfers | 550.27 | 408.26 | 465.83 |
| Deposits | | | |
| Bill payments | 219.93 | 184.03 | 219.89 |
| Other transactions | 172.83 | 148.81 | 172.67 |

**Implication:** The average amount of $44.50 per withdrawal compares favorably with the median value of checks for "cash" at the teller window. According to a 1986 BAI survey of consumer checking accounts the median amount of checks for "cash" was $40. It appears that the ATM has displaced the teller whenever customers want cash.

**Key Finding:** *The average number of proprietary transactions per ATM/cash dispenser totals 4,605. Machines that are part of a network average 1,442 interchange transactions. Table 5 shows a breakdown of proprietary and interchange transactions by transaction type. Note: The total will not be the sum of all transactions because not all respondents participate in a network or perform all of the transaction sets.*

## Table 5

### Average Number of ATM/Cash Dispenser Transactions per Month

| | Proprietary | Interchange | Total |
|---|---|---|---|
| Cash from checking | 2,436 | 853 | 3,125 |
| Cash from savings | 460 | 219 | 641 |
| Cash from credit card | 47 | 32 | 70 |
| Balance inquiries | 898 | 235 | 1,068 |
| Transfers | 125 | 22 | 136 |
| Deposits | 569 | 141 | 702 |
| Bill payments | 29 | 1 | 27 |
| Other transactions | 31 | 118 | 56 |
| Average transactions | 4,605 | 1,442 | 5,775 |

**Implication:** Interchange transactions add value to the program in that the ATM can perform more transactions, which reduces the cost per transaction. A machine that performs a large number of interchange transactions can provide fee income through the interchange fee assessed network institutions. However, participation in a network can cost the ATM program if the institution does not have machines in the most popular locations. A complete site analysis is critical to achieving the institution's strategic goals for network participation.

***Key Finding:*** *An ATM averages 5,992 total transactions per unit per month, while a cash dispenser averages 3,821 total transactions per unit. Typically, institutions with assets under $1 billion do not have cash dispensers.*

**Implication:** Cash dispensers are solely a withdrawal vehicle. The average number of transactions per cash dispenser unit indicates that such units make sense in certain applications. The cash dispenser's 3,821 transactions is 64 percent of the number of transactions performed at full-function ATMs, confirming earlier findings that 65 percent of all ATM transactions are cash withdrawals.

**Key Findings:** *On-site full-function ATMs averaged 6,119 total transactions, while off-site ATMs averaged 5,377 total transactions. On-site cash dispensers averaged 2,416 total transactions, while off-site cash dispensers averaged 3,888 total transactions.*

*For full-function ATMs installed on-site, the through-the-wall unit performs the largest number of transactions, averaging 7,179 total transactions per unit per month. The most used full-function off-site ATMs are freestanding units, which average 7,272 total transactions per unit.*

*For cash dispensers located on-site, the lobby installation averages by far the most transactions, with 3,234 total transactions per unit. The most used off-site cash dispensers are located on college campuses and average 8,020 total transactions per unit.*

### Table 6

### Average Total Transactions by Location

| On-site: | ATM | Cash Dispenser | Both |
|---|---|---|---|
| Lobby | 2,624 | 3,233 | 2,628 |
| Vestibule | 6,524 | 0 | 6,524 |
| Through-the-Wall | 7,179 | 781 | 7,016 |
| Drive-up | 6,882 | 0 | 6,882 |
| AVERAGE ON-SITE | 6,118 | 2,416 | 6,038 |
| Off-site: | | | |
| Freestanding | 7,272 | 478 | 7,214 |
| College | 6,883 | 8,020 | 6,894 |
| Shopping center | 6,748 | 0 | 6,748 |
| Grocery store | 3,515 | 4,601 | 3,878 |
| Retail store | 6,035 | 1,977 | 5,359 |
| Office complex | 3,475 | 2,996 | 3,460 |
| Airport | 5,156 | 0 | 5,156 |
| Hospital | 5,385 | 1,951 | 4,980 |
| Other | 3,631 | 2,399 | 3,516 |
| AVERAGE OFF-SITE | 5,377 | 3,888 | 5,133 |

**Implications:** Banks should examine each ATM/cash dispenser installations to determine if it is meeting program goals and objectives. The lobby machine performs fewer transactions than other on-site installations, but may meet established goals.

Off-site locations tend to do well in terms of transaction volumes. Free-standing, college, and shopping-center sites appear to be excellent choices for off-site locations.

***Key Findings:*** *Of the respondents, 57 percent plan to purchase a total of 510 ATMs and 103 cash dispensers in 1988. Respondents of all asset sizes indicate they plan to purchase units in 1988.*

*Over half (53.5 percent) of the installations will be at new sites. This will represent a 7.5 percent increase in the installed base of ATMs among the respondents and an 82.3 percent increase in the number of cash dispensers. More than one-third (35.7 percent) will be replacement units and only 10.8 percent will be redeployments.*

**Implication:** The majority of respondents do not appear to fear that there is an oversaturation of machines. This should be good news to ATM manufacturers. Bankers still believe there are many good sites for new machines, which could be driven by the potential to capitalize on interchange transactions.

***Key Findings:*** *Of customer accounts eligible to receive debit cards, 48.8 percent have a proprietary/shared debit card. Half (50.2 percent) of the proprietary debit cards were used during the survey period.*

*The number of outstanding proprietary/shared debit card accounts varies by institution size. Table 7 indicates by asset size the number of debit card accounts, the number of active accounts, and the percentage of active accounts. "Active" is defined as used at least once during the month of September.*

## Table 7

### Proprietary Debit Card Account Activity by Asset Size

| Asset size | Number of Card Accts | Number Active | Percentage Active |
|---|---|---|---|
| Less than $250 million | 965 | 194 | 20.2% |
| $250 to $500 million | 16,205 | 8,765 | 54.1 |
| $500 million to $1 billion | | | |
| $1 to $3 billion | 59,798 | 25,683 | 42.9 |
| $3 to $5 billion | 118,619 | 49,217 | 41.5 |
| Over $5 billion | 176,723 | 102,899 | 58.2 |
| TOTAL ALL BANKS | 372,310 | 186,757 | 50.2% |

**Implications:** The 33 percent wall appears to be broken. This is the second consecutive year that about half of all debit card accounts have been active. Bankers must continue to find ways to encourage those non-users to become active ATM users, as well as interest those customers who do not yet have cards.

Banks with assets of $250 million to $500 million and banks with assets over $5 billion have the highest activity percentages. Whether this is a function of effective marketing or some other means to create customer usage is not known. The fact that banks in the $250 million to $500 million range have a high activity rate indicates that getting customers to use machines is not a function of bank size.

**Key Findings:** *Of those responding to the question of card issuance, 92.1 percent indicate customers receive their cards by mail, while 17.1 percent issue cards at account opening and 5.3 percent issue upon customer request. Respondents could answer as many methods as they use.*

*Three-fourths of the respondents issue the customer's personal identification number (PIN) through the mail. 26.3 percent at account opening, and 14.5 percent upon customer request. Respondents could answer as many methods as they use to issue PINs.*

**Implication:** The issue of when to give customers their cards and PINs will become increasingly more important as POS grows. As customers become dependent upon the debit card, they will want immediate reissuance of their cards and PINs for damaged or lost cards. Banks need to find ways to improve their card and PIN issuance and reissuance procedures. Otherwise, customers will be fearful of depending on a debit card as a primary access vehicle. The increasing number of institutions installing platform automation terminals may have a positive impact on the number of institutions that issue cards and PINs at the branch.

***Key Findings:*** *Of the 81 respondents to the question about customer fees, 24.7 percent indicate they charge for proprietary transactions. Of respondents participating in a regional network, 63.6 percent charge customers for interchange transactions, while 61.2 percent of those in a national network charge for interchange transactions.*

*Of respondents charging fees, the most common pricing strategy (59 percent) is to charge customers only if their balance falls below a specific amount during the month; 34 percent charge on a per-transaction basis regardless of account balance, and only seven percent charge a flat fee per month.*

*Almost half (45.0 percent) charge the same for ATM transactions as for paper items, 32.6 percent charge less for ATM transactions, and 22.4 percent charge more for ATM transactions than for paper.*

*Only four percent of the respondents charge an annual fee for their debit card, ranging from $1 to $12 per year. Six percent charge a replacement fee for debit cards, with $10 being the most common fee.*

*The median fee per withdrawal charged for proprietary transactions is $0.25. For regional networks it is $0.75, and for national networks it is $1.00.*

**Implications:** More bankers are charging for network transactions as they believe their customers perceive a value in such a service. Customers receive added convenience through the network and are willing to pay for that convenience. Also, bankers are trying to recover the added expense incurred through interchange fees.

The small number of respondents that charge an annual fee may increase in the near future. As more utility is added to the debit card through POS, more bankers may consider an annual fee for their debit card, much the same as for their credit card. However, the consumer's willingness to pay such a charge has yet to be tested.

# 4
# Point-of-Sale

Point-of-Sale (POS) is a new and still developing delivery system being implemented in the financial services arena. The concept of a customer using his or her debit card to pay for goods and service electronically at the point of purchase is perceived to add greater control to the financial institution, reduce risk to the merchant, and provide convenience to the user.

POS has had a rocky start, at best. Many problems continue to plague the system, most notably the lack of standard formats and rules. Entree, the joint venture by MasterCard and VISA, is a debit card that could help standardize the use of POS. However, the various Entree committees are still formulating their ideas, and implementation has not yet begun. While many bankers are optimistic about the prospects of POS, many merchants are still dubious whether the banking industry can succeed in this endeavor. Some merchants, such as Atlantic Richfield Co. and Mobil Oil, have formed their own POS systems and are marketing them to other retailers.

The development of POS will continue for the next few years, with many changes expected. While the concept seems sound, much needs to be done in order to make it work.

Because the sample size for the survey is small, banks should use caution in making strategic decisions based upon these results.

## Key Findings

*Key Findings:* *One-quarter (24) of the respondents indicate they are operating in a debit POS environment, 53.2 percent indicate they are not participating, and 21.3 percent did not respond to the question. Of those participating, all but two have assets greater than $1 billion.*

*An additional 20 respondents plan to participate in a debit POS environment by year-end 1988.*

**Implication:** POS is still relatively new and expensive to develop. Many bankers are unwilling to become involved until the rules and standards have been clarified. Although the development of Entree will have a major impact upon the number of participants in the near future, financial institutions should continue to develop their own operating procedures for POS.

***Key Finding:*** *Nearly all proprietary debit transactions (98.7 percent) and 95.2 percent of interchange transactions are from the checking account.*

**Implication:** The concept of debit POS is geared to the checking account; there is currently little support among bankers to allow savings account access. The addition of the savings account would complicate merchant responsibilities and have an impact upon Regulation D, which restricts the number of withdrawals from a savings account. Excessive withdrawals could result in the Federal Reserve Bank raising the bank's reserve requirements.

***Key Finding:*** *The average dollar value of POS withdrawals from checking was $41.49 for proprietary transactions and $41.63 from interchange transactions at all merchant-installed terminals. The average dollar volume differs depending upon the type of merchant.*

**Implication:** One value of POS to the merchant is the hope that customers using debit cards will spend more money than those who use cash. While this survey does not confirm that ticket values are greater, this will be a key figure to watch as POS matures.

***Key Finding:*** *The average POS terminal performs 46 debit transactions per month, evenly split between proprietary and interchange transactions.*

**Implication:** Current POS terminals are installed to process credit transactions, with debit transactions being an additional utility. No institution or merchant can justify installing debit terminals based on the volume levels currently being logged. A terminal that serves the dual role of credit and debit will provide the best value to the merchant.

***Key Findings:*** *All of the respondents participating in debit POS require PINs at their terminals.*

*Common installations include gas stations, convenience stores, supermarkets, and retail stores.*

**Implication:** The issue of PIN acceptance is a topic of much interest. The respondents in this survey clearly believe that PINs are necessary in debit POS.

***Key Findings:*** *Of the 11 responding banks, 60.6 percent do not charge for POS debit transactions; 39.4 percent do charge.*

*POS fees are commonly charged at $0.15 to $1.00 per withdrawal.*

**Implication:** In contrast to ATMs when they were in their infancy, many bankers are charging for POS transactions as they introduce the service. Customers have only recently been paying fees on ATM transactions, and not in all markets. Consumers are not yet sold on the idea of POS and it is doubtful that they would pay any more for it than they pay for a check. After all, they do not see anything wrong with current payment methods.

***Key Findings:*** *Only one of [illegible]spondents pays a merchant if a customer uses the bank's terminal at the merchant location. Seven respondents pay the merchant if the merchant owns the terminal.*

*The most common method of payment to merchants is on a per-transaction basis. Payment ranges from $0.04 to $0.10, with $0.05 being the most typical amount.*

*Seven of 21 respondents indicated they receive a fee from a merchant if a customer uses a bank-owned terminal. The same seven respondents receive a fee even if the merchant owns the terminal. The fee received commonly ranges from $0.07 to $0.35, with $0.10 per transaction being the most typical.*

**Implication:** Who pays whom for what will continue to be one of the many issues facing bankers. Merchants have very different ideas toward fees from bankers —

they do not want to pay for what they perceive to be the bank's chosen POS system. Merchants are examining ways to reduce their customer checkout time and cut their bad-check losses. They do not want to purchase new equipment and operating systems while at the same time increasing their per-transaction cost. The current charge for a POS transaction is higher than the cost of depositing a check. Until these differences are resolved, the success of POS will be threatened. Bankers must understand the views of merchants and work with them in order to deliver a service that meets the needs of all parties.

# Appendices

# Appendix A
## Tables

## TABLE A-1

## PERCENTAGE OF ACH DEBITS AND CREDITS ORIGINATED**

| | PERCENTAGE OF DEBITS | | | PERCENTAGE OF CREDITS | | |
|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 28.9% | 51.9% | 28.8% | 71.1% | 48.1% | 71.2% |
| New York | 40.1 | 38.3 | 82.9 | 59.9 | 61.7 | 17.0 |
| Philadelphia | 23.5 | 24.5 | 63.1 | 76.5 | 75.5 | 36.9 |
| Pittsburgh | 9.9 | 50.0 | 23.1 | 90.1 | 50.0 | 76.9 |
| Washington, D.C. | 33.8 | 61.2 | 30.6 | 66.2 | 38.8 | 69.4 |
| Atlanta | 54.3 | 62.2 | 39.2 | 45.7 | 37.8 | 60.8 |
| Chicago | 51.7 | 45.2 | 66.8 | 48.3 | 54.8 | 33.2 |
| Cleveland | 45.1 | 35.0 | 53.6 | 54.9 | 65.0 | 46.5 |
| Detroit | 62.8 | 58.1 | 28.0 | 37.2 | 41.9 | 71.9 |
| Minneapolis/St. Paul | * | 55.8 | * | * | 44.2 | * |
| St. Louis | [illegible].5 | 63.8 | 76.8 | 45.7 | 36.2 | 23.1 |
| Dallas | 50.4 | 38.6 | * | 49.6 | 61.5 | * |
| Houston | 45.6 | 18.6 | * | 54.4 | 81.4 | * |
| Los Angeles | 57.7 | 60.3 | 60.1 | 42.3 | 39.7 | 39.9 |
| San Francisco | 45.7 | 44.8 | 81.6 | 54.3 | 55.2 | 18.4 |
| Denver | 53.6 | 69.7 | 37.8 | 46.4 | 30.3 | 62.2 |
| Average | 46.0% | 54.9% | 66.9% | 54.5% | 45.1% | 33.1% |
| Median | 37.6% | 45.2% | 43.2% | 63.5% | 60.4% | 62.1% |

| * NO RESPONSE | (Q17/Q17+Q30)*100 | (Q30/Q17+Q30)*100 |
|---|---|---|

** Figures through Appendix A are monthly unless otherwise specified.

TABLE A-2

PERCENTAGE OF ACH DEBITS AND CREDITS RECEIVED

| | PERCENTAGE OF DEBITS | | | PERCENTAGE OF CREDITS | | |
|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 26.5% | 45.6% | 18.6% | 73.5% | 54.4% | 81.5% |
| New York | 29.3 | 36.5 | 19.7 | 70.7 | 63.5 | 80.3 |
| Philadelphia | 29.2 | 50.4 | 23.9 | 70.8 | 45.6 | 76.1 |
| Pittsburgh | 42.3 | 21.9 | 89.9 | 57.7 | 78.1 | 10.1 |
| Washington, D.C. | 34.0 | 25.0 | 33.6 | 66.0 | 75.0 | 66.4 |
| Atlanta | 38.1 | 32.5 | 44.6 | 61.9 | 67.5 | 55.4 |
| Chicago | 46.3 | 36.0 | 30.1 | 48.2 | 64.0 | 69.9 |
| Cleveland | 58.1 | 34.0 | 3.3 | 41.9 | 66.0 | 96.7 |
| Detroit | 35.0 | 34.1 | 1.2 | 64.0 | 65.9 | 98.8 |
| Minneapolis/St. Paul | * | 35.0 | 21.4 | * | 65.0 | 78.6 |
| St. Louis | 46.3 | 41.2 | 44.2 | 53.7 | 58.8 | 55.8 |
| Dallas | 40.4 | 34.2 | * | 77.3 | 65.8 | * |
| Houston | 25.0 | 25.0 | * | 75.0 | 75.3 | * |
| Los Angeles | 33.5 | 43.0 | 22.8 | 66.5 | 57.0 | 77.2 |
| San Francisco | 34.7 | 31.4 | 31.7 | 65.3 | 68.6 | 68.3 |
| Denver | 58.4 | 35.5 | 100.0 | 41.6 | 64.5 | 0.0 |
| Average | 38.4% | 35.9% | 69.1% | 61.6% | 64.1% | 30.9% |
| Median | 35.8% | 34.5% | 39.5% | 64.1% | 65.5% | 67.2% |

* NO RESPONSE (Q18/Q18+Q31)*100 (Q31/Q18+Q31)*100

## TABLE A-3

### PERCENTAGE OF ACH DEBIT TRANSACTIONS ORIGINATED

| Area | INSURANCE PREMIUM | | | HOME MORTGAGE | | | CONSUMER LOAN PAYMENT | UTILITY PAYMENT | PC/TELEPHONE BILL PAYMENT | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1987 | 1987 | 1985 | 1986 | 1987 |
| Boston | 46.3% | 67.1% | 68.2% | 0.8% | 0.9% | 18.0% | 5.0% | 0.0% | 5.0% | 5.0% | 0.8% |
| New York | 24.8 | 26.8 | 91.6 | 0.0 | 0.8 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Philadelphia | 9.1 | 10.4 | 0.0 | 4.6 | 0.0 | 4.1 | 0.0 | 70.6 | 2.2 | 0.1 | 0.0 |
| Pittsburgh | 0.0 | 0.7 | 35.2 | 0.0 | 0.3 | 0.0 | 0.0 | 36.9 | 0.0 | 0.0 | 0.0 |
| Washington, D.C. | 36.0 | 20.2 | 11.8 | 2.6 | 3.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 |
| Atlanta | 24.1 | 29.7 | 4.3 | 5.1 | 2.6 | 1.5 | 1.4 | 6.7 | 4.4 | 3.1 | 0.0 |
| Chicago | 21.1 | 50.6 | 64.0 | 1.4 | 1.4 | 0.7 | 0.0 | 29.4 | 0.0 | 0.0 | 0.0 |
| Cleveland | 13.9 | 5.5 | 1.0 | 1.7 | 1.9 | 0.8 | 2.9 | 0.0% | 0.0 | 0.0 | 0.0 |
| Detroit | 0.0 | 2.2 | 10.6 | 6.4 | 0.9 | 9.0 | 8.6 | 4.3 | 0.0 | 2.8 | 0.0 |
| Minneapolis/St. Paul | 0.0 | 0.0 | * | 0.0 | 0.0 | * | * | * | 0.0 | * | * |
| St. Louis | 47.5 | 30.8 | 33.2 | 1.0 | 2.5 | 2.8 | 0.5 | 0.0% | 11.0 | 12.1 | 0.0 |
| Dallas | 19.3 | 45.0 | * | 0.3 | 4.1 | * | * | * | 1.2 | * | * |
| Houston | 0.0 | 0.0 | * | 0.0 | 0.0 | * | * | * | 0.0 | * | * |
| Los Angeles | 32.6 | 38.3 | 27.9 | 2.2 | 1.7 | 14.7 | * | 0.0% | 1.1 | 11.6 | 0.0 |
| San Francisco | 3.2 | 6.3 | 28.6 | 7.0 | 12.0 | 28.6 | 20.0 | 0.0% | 0.0 | 0.0 | 0.0 |
| Denver | 79.3 | 13.6 | 7.9 | 1.2 | 1.0 | 0.9 | * | 0.0% | 0.0 | 0.0 | 0.0 |
| Average | 27.7% | 25.2% | 67.5% | 2.3% | 1.9% | 0.9% | 1.3% | 4.9% | 1.9% | 2.6% | 0.1% |
| Median | 0.0% | 27.0% | 20.9% | 0.0% | 4.0% | 1.9% | 6.2% | 38.0% | 0.0% | 6.1% | 0.8% |

* NO RESPONSE (Q1/Q17)*100 (Q3/Q17)*100 (Q5/Q17)*100 (Q7/Q17)*100 (Q9/Q17)*100

TABLE A-3(CONT.)

PERCENTAGE OF ACH DEBIT TRANSACTIONS ORIGINATED

| Area | DEPOSITORY TRANSFER PAYMENT 1987 | CORPORATE TRADE PAYMENT 1986 | CORPORATE TRADE PAYMENT 1987 | OTHER CONSUMER PAYMENTS 1985 | OTHER CONSUMER PAYMENTS 1986 | OTHER CONSUMER PAYMENTS 1987 |
|---|---|---|---|---|---|---|
| Boston | 23.7% | 0.0% | 0.0% | 25.3% | 15.4% | 0.6% |
| New York | 3.5 | 0.0 | 0.0 | 40.9 | 46.6 | 4.8 |
| Philadelphia | 27.2 | 0.0 | 0.0 | 66.7 | 33.3 | 1.1 |
| Pittsburgh | 13.9 | 0.0 | 0.0 | 0.0 | 93.4 | 14.0 |
| Washington, D.C. | * | 0.0 | 0.0 | 3.7 | 71.9 | 88.2 |
| Atlanta | 39.8 | 0.2 | 0.0 | 38.5 | 45.0 | 48.7 |
| Chicago | 33.0 | 0.0 | 0.0 | 2.9 | 3.3 | 2.1 |
| Cleveland | 23.9 | 0.0 | 0.1 | 18.9 | 42.6 | 62.9 |
| Detroit | 18.4 | 0.0 | 1.7 | 80.2 | 81.8 | 23.8 |
| Minneapolis/St. Paul | * | 0.0 | 0.3 | 0.0 | * | * |
| St. Louis | 24.7 | 6.8 | 0.0 | 7.7 | 28.0 | 33.5 |
| Dallas | 0.0 | 0.0 | 1.0 | 43.5 | 49.3 | * |
| Houston | 0.0 | 100.0 | 0.0 | 18.4 | 0.0 | 0.0 |
| Los Angeles | 25.1 | 0.0 | 0.0 | 63.6 | 47.0 | 32.3 |
| San Francisco | 22.9 | 0.0 | 0.0 | 2.6 | 69.4 | * |
| Denver | 12.5 | 0.0 | 0.0 | 13.5 | 83.9 | 40.9 |
| Average | 13.8% | 0.7% | 0.2% | 28.2% | 53.1 | 14.9% |
| Median | 25.9% | 10.5% | 11.0% | 16.3% | 64.8 | 28.7 |

* NO RESPONSE (Q11/Q17)*100 (Q13/Q17)*100 (Q15/Q17)*100

## TABLE A-4

## PERCENTAGE OF ACH CREDITS ORIGINATED

| Area | PAYROLL | | OTHER GOVERNMENT PAYMENTS | DEPOSITORY TRANSFER PAYMENTS | CORPORATE TRADE PAYMENTS | | OTHER CONSUMER PAYMENTS | |
|---|---|---|---|---|---|---|---|---|
| | 1986 | 1987 | 1987 | 1987 | 1986 | 1987 | 1986 | 1987 |
| Boston | 88.1% | 58.4% | 0.0% | 1.4% | 0.0% | * | 11.2% | 40.2% |
| New York | 79.0 | 95.8 | 0.0 | 0.2 | 0.0 | 0.1% | 18.7 | 3.9 |
| Philadelphia | 88.4 | 96.2 | 0.0 | 0.3 | * | * | 11.6 | 3.5 |
| Pittsburgh | 85.9 | 99.0 | 0.0 | 0.9 | 0.0 | * | 14.1 | * |
| Washington, D.C. | 85.1 | 100.0 | 0.0 | * | * | * | 14.9 | * |
| Atlanta | 65.9 | 51.4 | 2.7 | 1.9 | 0.6 | 0.1 | 26.0 | 43.9 |
| Chicago | 95.1 | 96.7 | 0.0 | 1.9 | 0.0 | * | 5.9 | 1.4 |
| Cleveland | 83.8 | 44.0 | 0.0 | 1.4 | * | * | 16.2 | 54.6 |
| Detroit | 53.6 | 83.4 | 0.0 | 5.7 | 0.1 | 0.4 | 46.4 | 10.6 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * |
| St. Louis | 78.9 | 89.4 | * | 5.9 | 0.0 | * | 16.8 | 4.8 |
| Dallas | 100.0 | * | * | * | 0.0 | * | * | * |
| Houston | * | * | * | * | * | * | * | * |
| Los Angeles | 100.0 | 92.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.5 |
| San Francisco | 81.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 19.0 | 0.0 |
| Denver | 35.7 | 88.2 | 0.0 | 11.8 | 0.0 | 0.0 | 64.3 | 0.0 |
| Average | 76.6% | 69.4% | 0.8% | 2.1% | 0.1% | 0.1% | 21.1% | 27.7% |
| Median | 98.3% | 98.9% | 17.5% | 1.9% | 0.2% | 0.5% | 17.8% | 16.6% |

* NO RESPONSE (Q19/Q30)*100 (Q22/Q30)*100 (Q24/Q30)*100 (Q26/Q30)*100 (Q28/Q30)*100

## TABLE A-5

## PERCENTAGE OF CREDIT TRANSACTIONS RECEIVED

| Area | PAYROLL 1986 | PAYROLL 1987 | SOCIAL SECURITY 1986 | SOCIAL SECURITY 1987 | OTHER GOVERNMENT PAYMENTS 1987 | DEPOSITORY TRANSFER PAYMENTS 1987 | CORPORATE TRADE PAYMENTS 1986 | CORPORATE TRADE PAYMENTS 1987 | OTHER CONSUMER CREDITS 1986 | OTHER CONSUMER CREDITS 1987 |
|---|---|---|---|---|---|---|---|---|---|---|
| Boston | 46.9% | 72.5% | 15.9% | 17.9% | 5.4% | 4.1% | 0.0% | 0.0% | 37.2% | 0.0% |
| New York | 43.5 | 37.8 | 46.0 | 48.1 | 10.9 | 0.3 | 0.1 | 2.7 | 10.5 | 0.3 |
| Philadelphia | 49.3 | 39.7 | 49.4 | 41.3 | 14.6 | 1.6 | 0.0 | 0.1 | 1.3 | 2.7 |
| Pittsburgh | 60.9 | 42.1 | 11.4 | 39.8 | 12.2 | 0.1 | 0.1 | 0.0 | 27.7 | 5.8 |
| Washington, D.C. | 56.4 | 50.9 | 30.0 | 23.6 | 23.7 | 0.5 | 0.8 | 0.9 | 12.3 | 0.4 |
| Atlanta | 37.3 | 27.8 | 49.0 | 21.6 | 2.9 | 0.2 | 0.5 | 0.3 | 11.7 | 47.1 |
| Chicago | 74.9 | 68.6 | 20.6 | 27.6 | 1.6 | 0.1 | 0.2 | 0.5 | 4.3 | 1.7 |
| Cleveland | 7.5 | 1.0 | 29.8 | 14.1 | 1.4 | 0.0 | 0.0 | 0.1 | 62.7 | 83.5 |
| Detroit | 33.3 | 21.5 | 64.3 | 70.5 | 7.8 | * | 0.0 | 0.0 | 2.4 | 0.2 |
| Minneapolis/St. Paul | * | 27.3 | * | 45.5 | 22.7 | 1.8 | * | 2.7 | * | 0.0 |
| St. Louis | 28.9 | 35.7 | 47.4 | 22.9 | 1.7 | 0.0 | 0.3 | 0.1 | 21.5 | 39.6 |
| Dallas | 22.8 | * | 36.0 | * | * | * | 0.0 | * | 41.2 | * |
| Houston | * | * | * | * | * | * | * | * | * | * |
| Los Angeles | 24.0 | 28.1 | 73.0 | 52.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.9 | 19.9 |
| San Francisco | 27.0 | 44.4 | 64.0 | 34.0 | 16.2 | 2.6 | 0.0 | 0.1 | 9.0 | 2.7 |
| Denver | 20.3 | * | 48.3 | * | * | * | 0.0 | * | 31.4 | * |
| Average | 40.3% | 38.6% | 41.8% | 32.2% | 7.6% | 0.6% | 0.2% | 0.5% | 17.1% | 20.3% |
| Median | 46.3% | 36.5% | 47.9% | 41.0% | 12.9% | 0.4% | 0.1% | 1.4% | 11.4% | 5.2% |

| * NO RESPONSE | (Q20/Q31)*100 | (Q21/Q31)*100 | (Q23/Q31)*100 | (Q25/Q31)*100 | (Q27/Q31)*100 | (Q29/Q31)*100 |
|---|---|---|---|---|---|---|

## TABLE A-6

## ACH ITEMS RETURNED AS A PERCENTAGE OF ITEMS ORIGINATED

| | PERCENTAGE OF DEBITS | | | PERCENTAGE OF CREDITS | | | PERCENTAGE OF TOTAL | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 0.7% | 0.3% | 0.4% | 0.1% | 0.2% | 0.2% | 0.3% | 0.2% | 0.3% |
| New York | 0.8 | 0.7 | 3.2 | 0.2 | 0.2 | 0.3 | 0.4 | 0.4 | 1.9 |
| Philadelphia | 1.1 | 0.9 | 2.1 | 0.1 | 0.1 | 0.5 | 0.4 | 0.3 | 1.5 |
| Pittsburgh | 8.3 | 0.2 | 4.8 | 0.3 | 0.2 | 0.3 | 1.1 | 0.2 | 1.3 |
| Washington, D.C. | 1.9 | 0.4 | 1.3 | 0.3 | 0.1 | 0.4 | 0.8 | 0.3 | 0.7 |
| Atlanta | 0.7 | 0.5 | 1.4 | 0.2 | 0.2 | 0.2 | 0.5 | 0.4 | 0.7 |
| Chicago | 0.1 | 0.4 | 1.1 | 0.3 | 0.1 | 0.2 | 0.2 | 0.3 | 0.8 |
| Cleveland | 1.8 | 1.6 | 0.3 | 0.5 | 0.3 | 0.1 | 1.1 | 0.8 | 0.2 |
| Detroit | 0.2 | 0.4 | 0.8 | 0.0 | 0.1 | 0.6 | 0.2 | 0.3 | 0.6 |
| Minneapolis/St. Pual | * | * | * | * | * | * | * | * | * |
| St. Louis | 0.3 | 0.1 | 1.1 | 0.2 | 0.0 | 0.2 | 0.3 | 0.1 | 0.9 |
| Dallas | 0.3 | 1.2 | * | 0.0 | 0.1 | * | 0.2 | 0.5 | * |
| Houston | 2.3 | 4.7 | * | 0.0 | 0.0 | * | 1.1 | 0.9 | * |
| Los Angeles | 2.0 | 2.1 | 2.3 | 0.7 | 0.6 | 0.6 | 1.9 | 1.6 | 1.6 |
| San Francisco | 1.3 | 1.5 | * | 0.5 | 0.4 | * | 1.3 | 0.9 | * |
| Denver | 0.5 | 0.1 | 0.8 | 0.0 | 0.0 | 0.1 | 0.3 | 0.1 | 0.4 |
| Average | 0.7% | 0.5% | 1.2% | 0.2% | 0.2% | 0.2% | 0.5% | 0.3% | 0.7% |
| Median | 1.4% | 1.4% | 1.2% | 0.2% | 0.2% | 0.2% | 0.8% | 0.8% | 0.7% |

* NO RESPONSE (Q32/Q17)*100 (Q34/Q30)*100 (Q36/Q17+Q30)*100

## TABLE A-7

### ACH ITEMS RETURNED AS A PERCENTAGE OF ITEMS RECEIVED

| | PERCENTAGE OF DEBITS | | | PERCENTAGE OF CREDITS | | | PERCENTAGE OF TOTAL | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 3.5% | 2.6% | 16.0% | 0.3% | 1.0% | 1.4% | 1.2% | 1.8% | 4.2% |
| New York | 2.8 | 2.3 | 1.0 | 0.1 | 0.2 | 0.1 | 1.1 | 1.0 | 0.3 |
| Philadelphia | 0.5 | 0.4 | 2.7 | 0.2 | 0.1 | 0.2 | 0.3 | 0.2 | 0.7 |
| Pittsburgh | 0.1 | 0.2 | 0.0 | 0.0 | 0.2 | 0.0 | 0.1 | 0.1 | 0.0 |
| Washington, D.C. | 1.8 | 2.4 | 0.4 | 1.3 | 0.1 | 0.9 | 1.4 | 0.7 | 0.7 |
| Atlanta | 1.1 | 1.5 | 0.7 | 0.0 | 0.2 | 0.1 | 0.4 | 0.6 | 0.3 |
| Chicago | 2.7 | 4.7 | 2.6 | 0.7 | 0.3 | 0.1 | 1.6 | 2.5 | 0.8 |
| Cleveland | 1.0 | 1.3 | 1.6 | 0.3 | 0.2 | 0.1 | 0.7 | 0.6 | 0.2 |
| Detroit | 0.1 | 0.8 | 0.4 | 0.0 | 0.1 | 0.1 | 0.0 | 0.3 | 0.5 |
| Minneapolis/St. Paul | 0.0 | * | 1.7 | 0.0 | * | 0.5 | 0.0 | * | 0.7 |
| St. Louis | 1.6 | 3.4 | 0.9 | 0.1 | 0.1 | 0.1 | 0.8 | 1.5 | 1.2 |
| Dallas | 0.7 | 1.4 | * | 0.2 | 0.0 | * | 0.5 | 0.5 | * |
| Houston | 1.1 | 1.1 | * | 0.0 | 0.1 | * | 0.3 | 0.4 | * |
| Los Angeles | 0.2 | 0.3 | 0.4 | 0.1 | 0.0 | 0.5 | 0.7 | 0.2 | 2.2 |
| San Francisco | 0.6 | 0.9 | 2.8 | 0.1 | 0.1 | 0.1 | 0.4 | 0.4 | 0.9 |
| Denver | 0.5 | 3.1 | 8.5 | 0.0 | 0.2 | 0.0 | 0.3 | 1.2 | 11.5 |
| Average | 1.4% | 1.5% | 3.0% | 0.2% | 0.2% | 0.2% | 0.7% | 0.7% | 0.3% |
| Median | 0.3% | 1.0% | 1.4% | 0.1% | 0.1% | 0.2% | 0.3% | 0.5% | 0.7% |

| * NO RESPONSE | (Q33/Q18)*100 | (Q35/Q31)*100 | (Q37/Q18+Q31)*100 |
|---|---|---|---|

## TABLE A-8

### YEAR ATM PROGRAM WAS INTRODUCED

| YEAR | PERCENTAGE |
|---|---|
| 1975 | 5.7% |
| 1976 | 5.7 |
| 1977 | 7.5 |
| 1978 | 7.5 |
| 1979 | 3.8 |
| 1980 | 20.6 |
| 1981 | 7.5 |
| 1982 | 9.4 |
| 1983 | 9.4 |
| 1984 | 9.4 |
| 1985 | 9.4 |
| 1986 | 1.9 |
| 1987 | 1.9 |

## TABLE A-9

## OPERATING IN A SHARED ATM ENVIRONMENT

| Area | YES | NO |
|---|---|---|
| Boston | 100.0% | 0.0% |
| New York | 75.0 | 25.0 |
| Philadelphia | 66.7 | 33.3 |
| Pittsburgh | 85.7 | 14.3 |
| Washington, D.C. | 66.7 | 33.3 |
| Atlanta | 92.3 | 7.7 |
| Chicago | 100.0 | 0.0 |
| Cleveland | 100.0 | 0.0 |
| Detroit | 100.0 | 0.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 84.6 | 15.4 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 100.0 | 0.0 |
| San Francisco | 100.0 | 0.0 |
| Denver | 100.0 | 0.0 |
| Average | 89.9% | 11.3% |

* NO RESPONSE

## TABLE A-10

### PERCENTAGE OF SHARED ATM ENVIRONMENTS

| Area | REGIONAL | NATIONAL | BOTH |
|---|---|---|---|
| Boston | 0.0% | 0.0% | 100.0% |
| New York | 33.3 | 0.0 | 66.7 |
| Philadelphia | 0.0 | 0.0 | 100.0 |
| Pittsburgh | 0.0 | 0.0 | 100.0 |
| Washington, D.C. | 75.0 | 0.0 | 25.0 |
| Atlanta | 41.7 | 0.0 | 58.3 |
| Chicago | 37.5 | 0.0 | 62.5 |
| Cleveland | 28.6 | 0.0 | 71.4 |
| Detroit | 0.0 | 0.0 | 100.0 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 27.3 | 27.3 | 45.4 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 33.3 | 0.0 | 66.7 |
| San Francisco | 57.1 | 28.6 | 14.3 |
| Denver | 0.0 | 0.0 | 100.0 |
| Average | 31.0% | 7.0% | 62.0% |

* NO RESPONSE

## TABLE A-11

## PERCENTAGE PLANNING TO PARTICIPATE IN A SHARED ATM ENVIRONMENT BY YEAR END 1988

| Area | NO | YES |
|---|---|---|
| Boston | * | * |
| New York | 100.0% | 0.0% |
| Philadelphia | 0.0 | 100.0 |
| Pittsburgh | 0.0 | 100.0 |
| Washington, D.C. | 50.0 | 50.0 |
| Atlanta | 0.0 | 100.0 |
| Chicago | * | * |
| Cleveland | * | * |
| Detroit | * | * |
| Minneapolis/St. Paul | * | * |
| St. Louis | 50.0 | 50.0 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | * | * |
| San Francisco | * | * |
| Denver | * | * |
| Average | 37.5% | 62.5% |

* NO RESPONSE

## TABLE A-12

## TYPE OF SHARED ATM ENVIRONMENT UNDER CONSIDERATION

| Area | BOTH REGIONAL AND NATIONAL | UNDECIDED |
|---|---|---|
| Boston | * | * |
| New York | * | * |
| Philadelphia | 100.0% | 0.0% |
| Pittsburgh | 100.0 | 0.0 |
| Washington, D.C. | 100.0 | 0.0 |
| Atlanta | 0.0 | 100.0 |
| Chicago | * | * |
| Cleveland | * | * |
| Detroit | * | * |
| Minneapolis/St. Paul | * | * |
| St. Louis | 100.0 | 0.0 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | * | * |
| San Francisco | * | * |
| Denver | * | * |
| AVERAGE | 80.0% | 20.0% |

* NO RESPONSE

## TABLE A-13

### PERCENTAGE OF PROPRIETARY ATM TRANSACTIONS

| | CASH WITHDRAWALS FROM CHECKING | | | CASH WITHDRAWALS FROM SAVINGS | | | CASH WITHDRAWALS FROM CREDIT CARD | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 46.4% | 46.8% | 47.0% | 11.7% | 12.4% | 14.6% | 0.2% | 0.5% | 0.0% |
| New York | 43.7 | 37.3 | 52.1 | 11.1 | 13.6 | 12.7 | 1.4 | 1.2 | 1.5 |
| Philadelphia | 51.0 | 53.1 | 46.6 | 12.9 | 11.5 | 20.8 | 0.5 | 1.1 | 0.5 |
| Pittsburgh | 51.3 | 46.6 | 52.8 | 11.4 | 16.0 | 12.7 | 0.8 | 0.6 | 0.7 |
| Washington, D.C. | 53.7 | 53.5 | 47.7 | 5.8 | 9.2 | 14.1 | 2.2 | 1.5 | 1.0 |
| Atlanta | 49.8 | 60.7 | 65.9 | 4.8 | 7.0 | 6.1 | 0.8 | 1.2 | 0.9 |
| Chicago | 53.8 | 53.8 | 51.1 | 7.3 | 10.5 | 10.6 | 0.7 | 0.2 | 0.1 |
| Cleveland | 38.8 | 47.4 | 47.4 | 11.8 | 13.8 | 9.5 | 0.6 | 1.4 | 1.5 |
| Detroit | 27.8 | 14.6 | 46.0 | 7.7 | 32.9 | 11.7 | 0.2 | 0.1 | 0.3 |
| Minneapolis/St. Paul | 57.3 | 57.7 | * | 7.7 | 8.5 | * | 0.0 | 1.5 | * |
| St. Louis | 49.3 | 57.7 | 58.9 | 6.1 | 5.1 | 4.0 | 1.5 | 1.5 | 1.4 |
| Dallas | 61.9 | 56.4 | * | 4.0 | 11.1 | * | 0.3 | 1.0 | * |
| Houston | 69.0 | 72.1 | * | 1.3 | 0.9 | * | 0.0 | * | * |
| Los Angeles | 62.9 | 59.6 | 61.0 | 5.7 | 6.6 | 10.8 | 0.6 | 0.9 | 0.4 |
| San Francisco | 62.1 | 64.4 | 56.2 | 9.5 | 6.4 | 6.7 | 2.2 | 1.5 | 0.2 |
| Denver | 7.2 | 48.7 | 56.7 | 0.3 | 9.5 | 6.5 | 0.0 | 2.0 | 1.8 |
| Average | 48.4% | 50.7% | 52.9% | 8.4% | 11.0% | 9.8% | 0.9% | 1.1% | 0.8% |
| Median | 53.3% | 55.7% | 58.1% | 7.5% | 8.7% | 7.4% | 0.3% | 1.0% | 1.1% |

* NO RESPONSE

(Q58/Q77)*100 (Q60/Q77)*100 (Q62/Q77)*100

### TABLE A-13(CONT.)

### PERCENTAGE OF PROPRIETARY ATM TRANSACTIONS

|  | BALANCE INQUIRIES |  |  | TRANSFERS |  |  | CHECKING DEPOSITS |  |  |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 25.8% | 29.9% | 20.7% | 1.7% | 2.4% | 2.3% | 11.3% | 11.1% | 11.4% |
| New York | 29.3 | 28.5 | 17.6 | 3.4 | 3.3 | 2.6 | 8.5 | 7.6 | 9.8 |
| Philadelphia | 16.8 | 17.2 | 19.7 | 3.1 | 2.3 | 3.3 | 11.6 | 10.9 | 6.4 |
| Pittsburgh | 24.3 | 18.6 | 18.3 | 1.2 | 3.0 | 2.9 | 9.0 | 9.8 | 5.9 |
| Washington, D.C. | 23.4 | 20.7 | 21.1 | 2.3 | 2.8 | 5.6 | 11.1 | 10.3 | 6.1 |
| Atlanta | 21.1 | 18.8 | 16.4 | 1.6 | 1.4 | 1.2 | 6.9 | 8.4 | 4.2 |
| Chicago | 10.2 | 18.6 | 19.1 | 3.4 | 3.7 | 4.5 | 9.7 | 10.1 | 10.0 |
| Cleveland | 21.5 | 21.7 | 24.8 | 1.6 | 1.4 | 1.8 | 9.4 | 8.3 | 7.3 |
| Detroit | 19.2 | 36.6 | 18.8 | 2.7 | 4.7 | 4.4 | 10.3 | 4.8 | 11.8 |
| Minneapolis/St. Paul | 14.6 | 16.1 | * | 3.3 | 3.4 | * | 15.5 | 11.4 | * |
| St. Louis | 24.2 | 21.8 | 20.5 | 1.5 | 2.0 | 2.1 | 7.8 | 9.3 | 10.0 |
| Dallas | 23.5 | 21.7 | * | 0.9 | 1.0 | * | 8.6 | 6.9 | * |
| Houston | 24.1 | 21.9 | * | 0.7 | 0.5 | * | 4.8 | 4.5 | * |
| Los Angeles | 17.5 | 20.1 | 13.8 | 1.2 | 1.1 | 0.7 | 10.8 | 9.5 | 12.6 |
| San Francisco | 13.8 | 15.5 | 16.3 | 1.8 | 1.9 | 2.1 | 6.4 | 9.3 | 1.9 |
| Denver | 26.5 | 27.4 | 23.6 | 1.4 | 1.7 | 1.6 | 1.5 | 6.5 | 2.2 |
| Average | 21.2% | 22.0% | 19.3% | 2.0% | 2.3% | 2.7% | 9.0% | 8.9% | 7.1% |
| Median | 18.7% | 20.0% | 19.3% | 1.9% | 1.9% | 1.8% | 10.3% | 9.5% | 10.1% |

TABLE A-13(CONT.)

PERCENTAGE OF PROPRIETARY ATM TRANSACTIONS

| | SAVINGS DEPOSITS | | | UNABLE TO SEPARATE DEPOSITS | BILL PAYMENTS | | | OTHER ATM TRANSACTIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 2.0% | 2.4% | 3.5% | 0.0% | 0.4% | 0.5% | 0.5% | 0.6% | 0.1% | 0.1% |
| New York | 2.0 | 2.2 | 1.8 | 0.0 | 0.5 | 0.4 | 0.6 | 0.1 | 5.8 | 1.4 |
| Philadelphia | 2.4 | 2.2 | 2.3 | 0.0 | 0.7 | 0.2 | 0.4 | 1.1 | 1.5 | * |
| Pittsburgh | 1.4 | 2.7 | 0.8 | 5.8 | 0.3 | 0.5 | 0.1 | 0.3 | 2.1 | * |
| Washington, D.C. | 0.9 | 1.2 | 1.3 | 1.9 | 0.5 | 0.4 | 0.4 | 0.1 | 0.4 | 0.8 |
| Atlanta | 0.4 | 0.6 | 0.2 | 5.0 | 0.2 | 0.2 | 0.1 | 0.4 | 1.6 | 0.0 |
| Chicago | 1.5 | 1.9 | 2.2 | 0.2 | 1.0 | 1.3 | 1.6 | 12.4 | 0.1 | 0.8 |
| Cleveland | 2.2 | 1.7 | 1.4 | 5.4 | 1.3 | 0.9 | 0.9 | 3.0 | 3.4 | 0.0 |
| Detroit | 1.8 | 6.0 | 2.6 | 3.7 | 0.9 | 0.9 | 0.6 | 1.5 | 0.4 | 0.1 |
| Minneapolis/St. Paul | 1.7 | 1.4 | * | * | 0.0 | 0.0 | * | 0.0 | 0.0 | * |
| St. Louis | 0.8 | 0.6 | 0.4 | 1.5 | 0.2 | 0.4 | 0.7 | 8.5 | 1.6 | 0.5 |
| Dallas | 0.3 | 0.8 | * | * | 0.3 | 0.4 | * | 0.2 | 0.7 | * |
| Houston | 0.1 | 0.1 | * | * | 0.1 | 0.0 | * | 0.0 | 0.0 | * |
| Los Angeles | 0.5 | 0.6 | 0.7 | 0.0 | 0.3 | 0.4 | 0.0 | 0.8 | 1.1 | 0.1 |
| San Francisco | 2.4 | 0.5 | 0.2 | 16.3 | 0.1 | 0.1 | 0.3 | 0.0 | 0.5 | 0.0 |
| Denver | 0.1 | 0.5 | 0.2 | 7.4 | 0.2 | 0.2 | 0.0 | 0.1 | 3.6 | 0.0 |
| Average | 1.4% | 1.6% | 1.2% | 5.5% | 0.5% | 0.4% | 0.5% | 1.3% | 2.0% | 0.2% |
| Median | 0.8% | 0.9% | 1.0% | 11.7% | 0.3% | 0.3% | 0.3% | 0.0% | 0.4% | 0.2% |

(Q69/Q77)*100 (Q71/Q77)*100 (Q73/Q77)*100 (Q75/Q77)*100

## TABLE A-14

## PERCENTAGE OF INTERCHANGE ATM TRANSACTIONS

| Area | CASH WITHDRAWALS FROM CHECKING 1985 | 1986 | 1987 | CASH WITHDRAWALS FROM SAVINGS 1985 | 1986 | 1987 | CASH WITHDRAWALS FROM CREDIT CARD 1985 | 1986 | 1987 |
|---|---|---|---|---|---|---|---|---|---|
| Boston | 55.5% | 50.3% | 59.8% | 14.8% | 14.5% | 18.3% | 0.6% | 0.7% | 0.5% |
| New York | 56.4 | 56.0 | 53.1 | 7.4 | 6.4 | 17.5 | 1.6 | 2.2 | 0.6 |
| Philadelphia | 51.3 | 52.5 | 62.8 | 18.2 | 18.1 | 25.3 | 1.1 | 1.8 | 0.0 |
| Pittsburgh | 56.0 | 52.4 | 56.6 | 14.2 | 16.4 | 18.1 | 0.8 | 0.9 | 1.4 |
| Washington, D.C. | 71.8 | 68.1 | 64.0 | 9.9 | 11.8 | 16.2 | 5.1 | 4.6 | 5.9 |
| Atlanta | 41.0 | 73.1 | 75.1 | 5.2 | 7.0 | 6.9 | 1.3 | 0.7 | 2.1 |
| Chicago | 50.2 | 64.9 | 69.8 | 6.3 | 10.4 | 9.5 | 0.2 | 0.7 | 1.3 |
| Cleveland | 29.7 | 34.5 | 53.5 | 9.6 | 11.2 | 13.3 | 0.6 | 4.6 | 1.8 |
| Detroit | 23.7 | 20.3 | 51.8 | 14.1 | 42.3 | 20.5 | 0.4 | 0.6 | 1.4 |
| Minneapolis/St. Paul | 71.7 | 63.6 | * | 12.3 | 11.1 | * | 6.0 | 2.2 | * |
| St. Louis | 73.1 | 64.2 | 58.8 | 5.5 | 9.0 | 11.0 | 2.0 | 2.5 | 2.7 |
| Dallas | 66.0 | 54.6 | * | 8.9 | 11.0 | * | 1.1 | 1.3 | * |
| Houston | 78.1 | 82.1 | * | 2.6 | 2.6 | * | 0.6 | 0.7 | * |
| Los Angeles | 45.6 | 62.3 | 73.2 | 10.8 | 15.1 | 16.7 | 3.7 | 3.0 | 2.0 |
| San Francisco | 30.5 | 56.7 | 74.3 | 6.0 | 12.9 | 13.8 | 0.2 | 1.9 | 2.4 |
| Denver | 8.4 | 50.5 | 64.2 | 0.0 | 7.1 | 7.2 | 2.1 | 1.6 | 1.1 |
| Average | 45.2% | 58.9% | 59.4% | 10.1% | 11.9% | 14.7% | 1.2% | 1.6% | 1.8% |
| Median | 60.0% | 64.8% | 64.6% | 10.0% | 12.0% | 10.5% | 0.0% | 1.6% | 2.4% |

| * NO RESPONSE | (Q79/Q98)*100 | (Q81/Q98)*100 | (Q83/Q98)*100 |
|---|---|---|---|

## TABLE A-14(CONT.)

## PERCENTAGE OF INTERCHANGE ATM TRANSACTIONS

| | BALANCE INQUIRIES | | | TRANSFERS | | | CHECKING DEPOSITS | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 23.4% | 30.9% | 18.9% | 1.5% | 1.0% | 1.3% | 3.5% | 2.1% | 0.8% |
| New York | 31.6 | 29.1 | 25.2 | 0.2 | 0.1 | 0.0 | 0.4 | 0.4 | 0.0 |
| Philadelphia | 15.2 | 17.4 | 10.8 | 1.6 | 1.3 | 1.1 | 5.3 | 3.8 | 0.0 |
| Pittsburgh | 19.6 | 14.9 | 15.5 | 1.4 | 1.4 | 1.4 | 6.6 | 4.9 | 2.3 |
| Washington, D.C. | 12.8 | 12.1 | 13.9 | 0.0 | 0.0 | 0.0 | 0.5 | 0.0 | 0.0 |
| Atlanta | 13.6 | 16.8 | 13.7 | 0.3 | 0.6 | 0.7 | 0.5 | 0.6 | 0.0 |
| Chicago | 12.2 | 9.2 | 5.1 | 2.2 | 1.7 | 1.5 | 9.8 | 11.8 | 9.9 |
| Cleveland | 23.8 | 22.8 | 23.3 | 1.4 | 17.0 | 1.1 | 8.1 | 7.8 | 3.4 |
| Detroit | 6.7 | 11.6 | 10.9 | 1.5 | 8.7 | 2.2 | 5.2 | 5.2 | 8.8 |
| Minneapolis/St. Paul | 8.8 | 7.9 | * | 1.2 | 1.2 | * | 0.0 | 12.1 | * |
| St. Louis | 7.7 | 18.2 | 14.6 | 1.6 | 1.0 | 1.0 | 9.0 | 4.7 | 3.0 |
| Dallas | 23.8 | 25.8 | * | 0.2 | 0.9 | * | 0.0 | 5.5 | * |
| Houston | 18.7 | 14.5 | * | 0.0 | 0.2 | * | 0.0 | 0.0 | * |
| Los Angeles | 31.9 | 13.0 | 7.6 | 1.1 | 0.1 | 0.0 | 5.1 | 0.5 | 0.0 |
| San Francisco | 6.7 | 17.7 | 8.9 | 0.3 | 1.3 | 0.1 | 0.0 | 0.1 | 0.5 |
| Denver | 19.5 | 18.5 | 17.7 | 0.8 | 1.1 | 0.8 | 1.2 | 6.3 | 1.7 |
| Average | 17.5% | 19.3% | 16.0% | 1.0% | 1.7% | 1.2% | 3.8% | 3.0% | 3.5% |
| Median | 20.0% | 14.7% | 14.2% | 0.0% | 1.0% | 1.1% | 0.0% | 7.0% | 6.6% |

* NO RESPONSE (Q85/Q98)*100 (Q86/Q98)*100 (Q88/Q98)*100

## TABLE A-14(CONT.)

## PERCENTAGE OF INTERCHANGE ATM TRANSACTIONS

| Area | SAVINGS DEPOSITS 1985 | SAVINGS DEPOSITS 1986 | SAVINGS DEPOSITS 1987 | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1985 | BILL PAYMENTS 1986 | BILL PAYMENTS 1987 | OTHER ATM TRANSACTIONS 1985 | OTHER ATM TRANSACTIONS 1986 | OTHER ATM TRANSACTIONS 1987 |
|---|---|---|---|---|---|---|---|---|---|---|
| Boston | 0.7% | 0.5% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% |
| New York | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.8 | 3.6 |
| Philadelphia | 1.4 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.9 | 4.2 | 0.0 |
| Pittsburgh | 1.4 | 1.1 | 0.4 | 4.3 | 0.0 | 0.0 | 0.0 | 0.0 | 7.9 | 0.0 |
| Washington, D.C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.3 | 0.0 |
| Atlanta | 0.0 | 0.1 | 0.0 | 1.5 | 0.0 | 0.1 | 0.0 | 1.2 | 1.0 | 0.0 |
| Chicago | 1.1 | 1.3 | 1.1 | 1.6 | 0.0 | 0.1 | 0.1 | 3.2 | 0.0 | 0.1 |
| Cleveland | 1.7 | 2.2 | 0.5 | 3.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Detroit | 1.5 | 6.4 | 1.9 | 2.6 | 0.0 | 0.2 | 0.0 | 2.7 | 4.7 | 2.3 |
| Minneapolis/St. Paul | 0.0 | 1.8 | * | * | 0.0 | 0.0 | * | 0.0 | 0.0 | * |
| St. Louis | 1.0 | 0.4 | 0.3 | 3.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.4 |
| Dallas | 0.0 | 0.4 | * | * | 0.0 | 0.3 | * | 0.0 | 0.2 | * |
| Houston | 0.0 | 0.0 | * | * | 0.0 | 0.0 | * | 0.0 | 0.0 | * |
| Los Angeles | 0.6 | 0.0 | 0.0 | 0.4 | 1.2 | 0.0 | 0.0 | 0.0 | 4.0 | * |
| San Francisco | 1.4 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 9.3 | 0.0 |
| Denver | 0.0 | 0.4 | 0.2 | 5.0 | 0.0 | 0.1 | 0.0 | 3.8 | 14.4 | 2.2 |
| Average | 0.8% | 0.7% | 0.6% | 2.4% | 0.1% | 0.1% | 0.0% | 1.5% | 2.8% | 0.9% |
| Median | 0.0% | 1.0% | 1.0% | 10.6% | 0.0% | 0.0% | 0.1% | 0.0% | 13.1% | 12.0% |

* NO RESPONSE (Q90/Q98)*100 (Q92/Q98)*100 (Q94/Q98)*100 (Q96/Q98)*100

## TABLE A-15

### PERCENTAGE OF TOTAL ATM TRANSACTIONS

| Area | CASH WITHDRAWAL FROM CHECKING 1987 | CASH WITHDRAWAL FROM SAVINGS 1987 | CASH WITHDRAWAL FROM CREDIT CARDS 1987 | BALANCE INQUIRIES 1987 | TRANSFERS 1987 |
|---|---|---|---|---|---|
| Boston | 50.9% | 15,7% | 0.2% | 20.1% | 2.0% |
| New York | 52.2 | 13.3 | 1.3 | 18.6 | 2.3 |
| Philadelphia | 47.8 | 21.1 | 0.5 | 19.1 | 3.1 |
| Pittsburgh | 54.4 | 15 | 1.0 | 17.1 | 2.2 |
| Washington, D.C. | 50.9 | 14.5 | 2.0 | 19.7 | 4.5 |
| Atlanta | 68.1 | 6.3 | 1.2 | 15.8 | 1.1 |
| Chicago | 58.3 | 10.2 | 0.6 | 13.7 | 3.3 |
| Cleveland | 49.3 | 10.6 | 1.6 | 24.4 | 1.6 |
| Detroit | 47.4 | 13.9 | 0.6 | 16.9 | 3.8 |
| Minneapolis/St. Paul | * | * | * | * | * |
| St. Louis | 58.9 | 5.5 | 1.7 | 19.2 | 1.9 |
| Dallas | * | * | * | * | * |
| Houston | * | * | * | * | * |
| Los Angeles | 64.0 | 12.3 | 0.8 | 12.2 | 0.5 |
| San Francisco | 56.8 | 6.9 | 0.3 | 16.1 | 2.0 |
| Denver | 60.6 | 6.9 | 1.4 | 20.5 | 1.2 |
| Average | 54.4% | 10.9 | 1.0% | 18.5% | 2.3% |
| Median | 60.2% | 8.3 | 1.0% | 18.1% | 1.5% |
| * NO RESPONSE | (Q58+Q79/ Q77+Q98)*100 | (Q60+Q81/ Q77+Q98)*100 | (Q62+Q83/ Q77+Q98)*100 | (Q64+Q85/ Q77+Q98)*100 | (Q65+Q86/ Q77+Q98)*100 |

## TABLE A-15(CONT.)

### PERCENTAGE OF TOTAL ATM TRANSACTIONS

| Area | CHECKING DEPOSITS 1987 | SAVINGS DEPOSITS 1987 | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1987 | OTHER ATM TRANSACTIONS 1987 |
|---|---|---|---|---|---|
| Boston | 8.1% | 2.5% | 0.0% | 0.3% | 0.2% |
| New York | 8.5 | 1.6 | 0.0 | 0.5 | 1.7 |
| Philadelphia | 5.9 | 2.1 | 0.0 | 0.4 | 0.0 |
| Pittsburgh | 4.4 | 0.6 | 5.2 | 0.1 | 0.0 |
| Washington, D.C. | 4.9 | 1.0 | 1.6 | 0.3 | 0.7 |
| Atlanta | 3.2 | 0.2 | 4.2 | 0.1 | 0.0 |
| Chicago | 9.9 | 1.8 | 0.7 | 1.0 | 0.5 |
| Cleveland | 6.1 | 1.1 | 4.7 | 0.6 | 0.0 |
| Detroit | 11.1 | 2.5 | 3.4 | 0.5 | 0.1 |
| Minneapolis/St. Paul | * | * | * | * | * |
| St. Louis | 8.5 | 0.4 | 1.9 | 0.5 | 1.6 |
| Dallas | * | * | * | * | * |
| Houston | * | * | * | * | * |
| Los Angeles | 9.5 | 0.5 | 0.1 | 0.0 | 0.1 |
| San Francisco | 1.8 | 0.1 | 15.7 | 0.3 | 0.0 |
| Denver | 1.9 | 0.2 | 6.1 | 0.0 | 1.2 |
| Average | 6.3% | 1.1% | 4.8% | 0.4% | 0.3% |
| Median | 8.1% | 0.9% | 10.8% | 0.3% | 0.1% |
| * NO RESPONSE | (Q67+Q88/ Q77+Q98)*100 | (Q69+Q90/ Q77+Q98)*100 | (Q71+Q92/ Q77+Q98)*100 | (Q73+Q94/ Q77+Q98)*100 | (Q75+Q96/ Q77+Q98)*100 |

## TABLE A-16

### AVERAGE DOLLAR VALUE OF PROPRIETARY ATM TRANSACTIONS

| | CASH WITHDRAWALS FROM CHECKING | | | CASH WITHDRAWALS FROM SAVINGS | | | CASH WITHDRAWALS FROM CREDIT CARD | | | TRANSFERS |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1987 |
| Boston | $59 | $55 | $65 | $52 | $56 | $61 | $71 | $72 | $0 | $631 |
| New York | 68 | 66 | 57 | 70 | 65 | 61 | 79 | 84 | 69 | 505 |
| Philadelphia | 55 | 60 | 63 | 58 | 63 | 65 | 67 | 59 | 73 | 713 |
| Pittsburgh | 47 | 50 | 58 | 42 | 53 | 36 | 57 | 40 | 156 | 438 |
| Washington, D.C. | 33 | 47 | 55 | 55 | 51 | 64 | 93 | 53 | 98 | 452 |
| Atlanta | 38 | 43 | 48 | 49 | 49 | 51 | 58 | 64 | 87 | 501 |
| Chicago | 49 | 51 | 56 | 58 | 54 | 58 | 72 | 70 | 73 | 704 |
| Cleveland | 48 | 43 | 48 | 47 | 42 | 50 | 60 | 55 | 56 | 473 |
| Detroit | 55 | 53 | 64 | 64 | 46 | 39 | 57 | 54 | 64 | 539 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * | * |
| St. Louis | 41 | 42 | 45 | 49 | 58 | 52 | 48 | 57 | 57 | 447 |
| Dallas | 33 | 46 | * | 44 | 57 | * | 10 | 52 | * | * |
| Houston | 34 | 39 | * | 52 | 45 | * | 0 | 0 | * | * |
| Los Angeles | 32 | 52 | 92 | 55 | 61 | 94 | 57 | 30 | 0 | 0 |
| San Francisco | 29 | 46 | 60 | 30 | 49 | 60 | 31 | 53 | 74 | 611 |
| Denver | 37 | 38 | 48 | 37 | 53 | 46 | 43 | 62 | 41 | 584 |
| Average | $44 | $50 | $54 | $52 | $54 | $52 | $58 | $65 | $73 | $550 |
| Median | $48 | $47 | $50 | $52 | $52 | $53 | $63 | $64 | $66 | $471 |

* NO RESPONSE Q59/Q58 Q61/Q60 Q63/Q62 Q66/Q65

## TABLE A-16(CONT.)

## AVERAGE DOLLAR VALUE OF PROPRIETARY TRANSACTIONS

| | CHECKING DEPOSITS | | | SAVINGS DEPOSITS | | | UNABLE TO SEPARATE DEPOSITS | BILL PAYMENTS | | | ATM OTHER TRANSACTIONS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1987 | 1985 | 1986 | 1987 | 1987 |
| Boston | $387 | $516 | $593 | $236 | $610 | $342 | $0 | $152 | $227 | $260 | $0 |
| New York | 863 | 640 | 331 | 372 | 883 | 317 | 0 | 219 | 271 | 344 | 253 |
| Philadelphia | 376 | 629 | 491 | 390 | 496 | 456 | 0 | 174 | 283 | 194 | 0 |
| Pittsburgh | 417 | 441 | 292 | 290 | 392 | 453 | 741 | 221 | 227 | 315 | 0 |
| Washington, D.C. | 330 | 401 | 516 | 480 | 395 | 498 | 404 | 90 | 146 | 220 | 0 |
| Atlanta | 349 | 459 | 510 | 396 | 330 | 479 | 532 | 303 | 475 | 246 | 244 |
| Chicago | 698 | 740 | 822 | 681 | 623 | 660 | 1046 | 385 | 154 | 167 | 12 |
| Cleveland | 379 | 405 | 429 | 238 | 216 | 230 | 516 | 142 | 155 | 147 | 46 |
| Detroit | 427 | 334 | 545 | 394 | 422 | 617 | 0 | 516 | 166 | 223 | 0 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * | * | * |
| St. Louis | 176 | 327 | 405 | 294 | 471 | 314 | 371 | 363 | 169 | 158 | 294 |
| Dallas | 340 | 504 | * | 267 | 785 | * | * | 32 | 124 | * | * |
| Houston | 449 | 537 | * | 164 | 197 | * | * | 413 | 162 | * | * |
| Los Angeles | 332 | 515 | 1503 | 382 | 383 | 0 | 0 | 157 | 369 | 0 | 0 |
| San Francisco | 387 | 498 | 322 | 81 | 470 | 452 | 286 | 301 | 274 | 409 | 0 |
| Denver | 373 | 285 | 679 | 261 | 211 | 680 | 549 | 175 | 221 | 176 | 0 |
| Average | $422 | $495 | $474 | $466 | $529 | $418 | 413 | $230 | $240 | $220 | $173 |
| Median | $47 | $442 | $438 | $52 | $347 | $318 | 553 | $66 | $226 | $216 | $244 |

* NO RESPONSE

Q68/Q67 Q70/Q69 Q72/Q71 Q74/Q73 Q76/Q75

## TABLE A-17

## AVERAGE DOLLAR VALUE OF INTERCHANGE ATM TRANSACTIONS

| | CASH WITHDRAWALS FROM CHECKING | | | CASH WITHDRAWALS FROM SAVINGS | | | CASH WITHDRAWALS FROM CREDIT CARD | | | TRANSFERS |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1987 |
| Boston | $54 | $51 | $53 | $55 | $50 | $54 | $73 | $65 | $89 | $485 |
| New York | 38 | 68 | 59 | 31 | 64 | 58 | 87 | 100 | 100 | 451 |
| Philadelphia | 51 | 52 | 57 | 54 | 53 | 52 | 65 | 83 | 0 | 445 |
| Pittsburgh | 37 | 46 | 56 | 39 | 46 | 27 | 64 | 64 | 108 | 349 |
| Washington, D.C. | 43 | 40 | 4 | 46 | 47 | 2 | 62 | 62 | 0 | 0 |
| Atlanta | 37 | 37 | 42 | 41 | 40 | 44 | 43 | 82 | 96 | 308 |
| Chicago | 43 | 42 | 49 | 43 | 52 | 49 | 94 | 79 | 70 | 770 |
| Cleveland | 37 | 41 | 39 | 38 | 45 | 40 | 79 | 52 | 51 | 369 |
| Detroit | 47 | 49 | 80 | 49 | 52 | 53 | 65 | 75 | 89 | 448 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * | * |
| St. Louis | 36 | 36 | 42 | 31 | 44 | 45 | 22 | 55 | 51 | 259 |
| Dallas | 37 | 39 | * | 17 | 40 | * | 60 | 46 | * | * |
| Houston | 36 | 33 | * | 55 | 36 | * | 77 | 106 | * | * |
| Los Angeles | 57 | 46 | 76 | 58 | 56 | 113 | 63 | 91 | 118 | 0 |
| San Francisco | 0 | 41 | 53 | 0 | 45 | 53 | 0 | 96 | 68 | 356 |
| Denver | * | 40 | 44 | * | 54 | 21 | * | 61 | 46 | 380 |
| Average | $41 | $45 | $48 | $43 | $48 | $41 | $57 | $73 | $66 | $408 |
| Median | $44 | $43 | $44 | $46 | $46 | $45 | $67 | $74 | $72 | $359 |

* NO RESPONSE    Q80/Q79    Q82/Q81    Q84/Q83    Q87/Q86

TABLE A-17(CONT.)

AVERAGE DOLLAR VALUE OF INTERCHANGE ATM TRANSACTIONS

| Area | CHECKING DEPOSITS 1985 | 1986 | 1987 | SAVINGS DEPOSITS 1985 | 1986 | 1987 | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1985 | 1986 | 1987 | OTHER ATM TRANSACTIONS 1987 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Boston | $414 | $367 | $373 | $434 | $290 | $290 | $0 | $163 | $192 | $0 | $0 |
| New York | 266 | 264 | 0 | 0 | 264 | 0 | 0 | 0 | 0 | 0 | 0 |
| Philadelphia | 412 | 453 | 0 | 334 | 361 | 0 | 0 | 242 | 345 | 0 | 0 |
| Pittsburgh | 272 | 380 | 306 | 256 | 325 | 252 | 0 | 0 | 121 | 0 | 0 |
| Washington, D.C. | 568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Atlanta | 282 | 4020 | 0 | 198 | 471 | 0 | 363 | 0 | 218 | 274 | 0 |
| Chicago | 483 | 498 | 710 | 359 | 526 | 523 | 790 | 221 | 239 | 182 | 0 |
| Cleveland | 254 | 313 | 296 | 214 | 158 | 266 | 308 | 151 | 0 | 0 | 155 |
| Detroit | 420 | 425 | [illegible] | 336 | 360 | 455 | 0 | 259 | 494 | 0 | 0 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * | 113 | * |
| St. Louis | 322 | 424 | 341 | 43 | 284 | 302 | 545 | 173 | 150 | 0 | 0 |
| Dallas | 0 | 378 | * | 0 | 301 | * | * | 0 | 139 | * | * |
| Houston | 0 | 0 | * | 0 | 0 | * | * | 0 | 0 | * | * |
| Los Angeles | 431 | 456 | 0 | 525 | 0 | 0 | 101 | 178 | 0 | 0 | 0 |
| San Francisco | 409 | 582 | 329 | 0 | 602 | 333 | 0 | 0 | 0 | 95 | 25 |
| Denver | * | 303 | 471 | * | 207 | 469 | 443 | * | 166 | 0 | 0 |
| Average | $385 | $469 | $320 | $271 | $322 | $386 | $370 | $180 | $208 | $184 | $149 |
| Median | $36 | $405 | $352 | $39 | $281 | $302 | $443 | $22 | $191 | $169 | $155 |

* NO RESPONSE Q89/Q88 Q91/Q90 Q93/Q92 Q95/Q94 Q97/Q96

## TABLE A-18

## AVERAGE DOLLAR VALUE OF TOTAL ATM TRANSACTIONS

| Area | CASH WITHDRAWALS FROM CHECKING 1987 | CASH WITHDRAWALS FROM SAVINGS 1987 | CASH WITHDRAWALS FROM CREDIT CARD 1987 | TRANSFERS 1987 |
|---|---|---|---|---|
| Boston | $61 | $58 | $89 | $602 |
| New York | 57 | 60 | 71 | 505 |
| Philadelphia | 62 | 64 | 73 | 706 |
| Pittsburgh | 57 | 32 | 127 | 409 |
| Washington, D.C. | 8 | 50 | 40 | 452 |
| Atlanta | 36 | 49 | 91 | 476 |
| Chicago | 50 | 56 | 71 | 699 |
| Cleveland | 35 | 46 | 54 | 451 |
| Detroit | 47 | 44 | 79 | 277 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 43 | 65 | 51 | 425 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 76 | 101 | 118 | 0 |
| San Francisco | 56 | 57 | 27 | 611 |
| Denver | 46 | 36 | 43 | 475 |
| Average | $45 | $49 | $68 | $466 |
| Median | $47 | $51 | $66 | $436 |
| * NO RESPONSE | Q59+Q80/<br>Q58+Q79 | Q61+Q82<br>Q60+Q81 | Q63+Q84<br>Q62+Q83 | Q66+Q87<br>Q65+Q86 |

## TABLE A-18(CONT.)

### AVERAGE DOLLAR VALUE OF TOTAL ATM TRANSACTIONS

| Area | CHECKING DEPOSITS 1987 | SAVINGS DEPOSITS 1987 | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1987 | OTHER ATM TRANSACTIONS 1987 |
|---|---|---|---|---|---|
| Boston | $587 | $341 | $0 | $260 | $0 |
| New York | 331 | 317 | 0 | 344 | 253 |
| Philadelphia | 491 | 456 | 0 | 194 | 0 |
| Pittsburgh | 295 | 394 | $482 | 315 | 0 |
| Washington, D.C. | 516 | 498 | 404 | 220 | 0 |
| Atlanta | 510 | 479 | 518 | 246 | $244 |
| Chicago | 789 | 639 | 872 | 167 | 12 |
| Cleveland | 406 | 251 | 474 | 148 | 54 |
| Detroit | 452 | 326 | 0 | 223 | 0 |
| Minneapolis/St. Paul | * | * | * | * | * |
| St. Louis | 400 | 446 | 436 | 158 | 294 |
| Dallas | * | * | * | * | * |
| Houston | * | * | * | * | * |
| Los Angeles | 1503 | 0 | 101 | 0 | 0 |
| San Francisco | 325 | 450 | 286 | 409 | 25 |
| Denver | 581 | 581 | 504 | 176 | 0 |
| Average | $439 | $353 | $393 | $220 | $173 |
| Median | $414 | $318 | $482 | $216 | $217 |
| * NO RESPONSE | Q68+Q89/<br>Q67+Q88 | Q70+Q91/<br>Q69+Q90 | Q72+Q93/<br>Q71+Q92 | Q74+Q95/<br>Q73+Q94 | Q76+Q97/<br>Q75+Q96 |

## TABLE A-19

### AVERAGE PROPRIETARY TRANSACTIONS PER ATM/CASH DISPENSER

| Area | CASH WITHDRAWALS FROM CHECKING 1987 | CASH WITHDRAWALS FROM SAVINGS 1987 | CASH WITHDRAWALS FROM CREDIT CARD 1987 | BALANCE INQUIRIES 1987 | TRANSFERS 1987 | CHECKING DEPOSITS 1987 | SAVINGS DEPOSITS 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 1,577 | 489 | 0 | 694 | 77 | 384 | 116 |
| New York | 2,632 | 642 | 89 | 889 | 133 | 494 | 127 |
| Philadelphia | 2,330 | 1,041 | 36 | 986 | 164 | 320 | 114 |
| Pittsburgh | 2,125 | 512 | 33 | 736 | 116 | 373 | 48 |
| Washington, D.C. | 2,424 | 714 | 65 | 1,072 | 286 | 337 | 71 |
| Atlanta | 2,225 | 205 | 40 | 553 | 39 | 345 | 18 |
| Chicago | 1,859 | 386 | 6 | 1,064 | 163 | 380 | 82 |
| Cleveland | 2,539 | 507 | 83 | 1,329 | 98 | 536 | 128 |
| Detroit | 2,175 | 554 | 15 | 888 | 207 | 559 | 125 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 2,561 | 236 | 67 | 901 | 93 | 497 | 37 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 1,423 | 253 | 9 | 325 | 17 | 293 | 17 |
| San Francisco | 3,959 | 470 | 38 | 1,153 | 188 | 724 | 57 |
| Denver | 571 | 66 | 27 | 238 | 16 | 189 | 21 |
| Average | 2,436 | 460 | 47 | 898 | 125 | 461 | 89 |
| Median | 2,035 | 239 | 32 | 679 | 55 | 307 | 21 |
| * NO RESPONSE | Q58/Q129+<br>Q189 | Q60/Q129+<br>Q189 | Q62/Q129+<br>Q189 | Q64/Q129+<br>Q189 | Q65/Q129+<br>Q189 | Q67/Q129+<br>Q189 | Q69/Q129+<br>Q189 |

## TABLE A-19(CONT.)

## AVERAGE PROPRIETARY TRANSACTIONS PER ATM/CASH DISPENSER

| Area | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1987 | OTHER TRANSACTIONS 1987 | TOTAL TRANSACTIONS 1987 |
|---|---|---|---|---|
| Boston | 0 | 16 | 96 | 3,357 |
| New York | 0 | 29 | 87 | 5,055 |
| Philadelphia | 0 | 20 | 0 | 5,002 |
| Pittsburgh | 637 | 9 | 1 | 4,023 |
| Washington, D.C. | 1,332 | 19 | 553 | 5,081 |
| Atlanta | 286 | 7 | 6 | 3,375 |
| Chicago | 136 | 63 | 95 | 3,641 |
| Cleveland | 1,065 | 65 | 5 | 5,356 |
| Detroit | 96,627 | 29 | 6 | 4,729 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 452 | 30 | 60 | 4,345 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0 | 0 | 2 | 2,335 |
| San Francisco | 1,408 | 28 | 0 | 7,058 |
| Denver | 84 | 0 | 0 | 1,008 |
| Average | 879 | 29 | 32 | 4,605 |
| Median | 404 | 13 | 5 | 3,496 |
| * NO RESPONSE | Q71/Q129+ Q189 | Q73/Q129+ Q189 | Q75/Q129+ Q189 | Q77/Q129+ Q189 |

## TABLE A-20

## AVERAGE INTERCHANGE TRANSACTIONS PER ATM/CASH DISPENSER

| Area | CASH WITHDRAWALS FROM CHECKING 1987 | CASH WITHDRAWALS FROM SAVINGS 1987 | CASH WITHDRAWALS FROM CREDIT CARD 1987 | BALANCE INQUIRIES 1987 | TRANSFERS 1987 | CHECKING DEPOSITS 1987 | SAVINGS DEPOSITS 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 900 | 276 | 7 | 285 | 19 | 12 | 3 |
| New York | 546 | 299 | 8 | 259 | 1 | 0 | 0 |
| Philadelphia | 1,106 | 445 | 0 | 190 | 20 | 0 | 0 |
| Pittsburgh | 1,647 | 526 | 40 | 452 | 45 | 133 | 25 |
| Washington, D.C. | 926 | 240 | 95 | 201 | 0 | 0 | 0 |
| Atlanta | 843 | 77 | 35 | 154 | 8 | 0 | 0 |
| Chicago | 1,542 | 269 | 39 | 158 | 35 | 308 | 34 |
| Cleveland | 1,236 | 306 | 40 | 539 | 26 | 107 | 15 |
| Detroit | 603 | 239 | 21 | 127 | 25 | 133 | 29 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 906 | 185 | 39 | 247 | 17 | 213 | 22 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 415 | 126 | 15 | 57 | 0 | 0 | 0 |
| San Francisco | 183 | 33 | 14 | 22 | 0 | 0 | 0 |
| Denver | 671 | 74 | 0 | 193 | 12 | 0 | 0 |
| Average | 853 | 219 | 32 | 235 | 22 | 126 | 22 |
| Median | 671 | 125 | 22 | 145 | 12 | 111 | 23 |
| * NO RESPONSE | Q79/3476 | Q81/3476 | Q83/3476 | Q85/3476 | Q86/3476 | Q88/3476 | Q90/3476 |

## TABLE A-20(CONT.)

## AVERAGE INTERCHANGE TRANSACTIONS PER ATM/CASH DISPENSER

| Area | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1987 | OTHER TRANSACTIONS 1987 | TOTAL TRANSACTIONS 1987 |
|---|---|---|---|---|
| Boston | 0 | 0 | 76 | 1,505 |
| New York | 0 | 0 | 102 | 1,028 |
| Philadelphia | 0 | 0 | 0 | 1,762 |
| Pittsburgh | 342 | 0 | 0 | 2,910 |
| Washington, D.C. | 0 | 0 | 0 | 1,447 |
| Atlanta | 77 | 0 | 0 | 1,122 |
| Chicago | 151 | 8 | 70 | 2,210 |
| Cleveland | 273 | 1 | 1 | 2,310 |
| Detroit | 128 | 0 | 0 | 1,164 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 310 | 0 | 492 | 1,598 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0 | 0 | 0 | 613 |
| San Francisco | 0 | 0 | 0 | 243 |
| Denver | 144 | 0 | 128 | 1,223 |
| Average | 197 | 1 | 119 | 1,442 |
| Median | 273 | 0 | 76 | 1,128 |

| * NO RESPONSE | Q92/3476 | Q94/3476 | Q96/3476 | Q98/3476 |
|---|---|---|---|---|

## TABLE A-21

### AVERAGE TOTAL TRANSACTIONS PER ATM/CASH DISPENSER

| Area | CASH WITHDRAWALS FROM CHECKING 1987 | CASH WITHDRAWALS FROM SAVINGS 1987 | CASH WITHDRAWALS FROM CREDIT CARD 1987 | BALANCE INQUIRIES 1987 | TRANSFERS 1987 | CHECKING DEPOSITS 1987 | SAVINGS DEPOSITS 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 2,488 | 768 | 7 | 984 | 97 | 398 | 120 |
| New York | 3,176 | 750 | 78 | 1,230 | 107 | 393 | 115 |
| Philadelphia | 2,609 | 1,191 | 36 | 1,050 | 175 | 318 | 119 |
| Pittsburgh | 3,772 | 1,038 | 68 | 1,188 | 155 | 480 | 68 |
| Washington, D.C. | 3,333 | 1,005 | 159 | 1,216 | 311 | 352 | 74 |
| Atlanta | 3,040 | 279 | 68 | 697 | 47 | 345 | 18 |
| Chicago | 3,415 | 594 | 45 | 1,104 | 197 | 614 | 108 |
| Cleveland | 3,709 | 800 | 121 | 1,833 | 121 | 624 | 111 |
| Detroit | 2,268 | 663 | 37 | 807 | 184 | 691 | 153 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 3,189 | 417 | 91 | 943 | 103 | 555 | 36 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 1,838 | 379 | 25 | 378 | 17 | 293 | 17 |
| San Francisco | 4,142 | 503 | 44 | 1,174 | 188 | 724 | 57 |
| Denver | 1,521 | 169 | 0 | 546 | 37 | * | * |
| Average | 3,126 | 642 | 70 | 1,068 | 136 | 523 | 96 |
| Median | 2,621 | 417 | 41 | 755 | 77 | 342 | 29 |
| * NO RESPONSE | Q58+Q79/3648 | Q60+Q81/3648 | Q62+Q83/3648 | Q64+Q85/3648 | Q65+Q86/3648 | Q67+Q88/3648 | Q69+Q90/3648 |

## TABLE A-21(CONT.)

## AVERAGE TOTAL TRANSACTIONS PER ATM/CASH DISPENSER

| Area | UNABLE TO SEPARATE DEPOSITS 1987 | BILL PAYMENTS 1987 | OTHER TRANSACTIONS 1987 | TOTAL TRANSACTIONS 1987 |
|---|---|---|---|---|
| Boston | 0 | 16 | 172 | 4,886 |
| New York | 0 | 26 | 167 | 5,938 |
| Philadelphia | 0 | 20 | 0 | 5,509 |
| Pittsburgh | 979 | 9 | 1 | 6,933 |
| Washington, D.C. | 0 | 11 | 553 | 6,493 |
| Atlanta | 314 | 7 | 7 | 4,454 |
| Chicago | 177 | 66 | 106 | 5,881 |
| Cleveland | 1,338 | 63 | 5 | 7,525 |
| Detroit | 699 | 23 | 4 | 4,786 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 722 | 31 | 261 | 5,493 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0 | 0 | 2 | 2,948 |
| San Francisco | 1,408 | 28 | 0 | 7,301 |
| Denver | 403 | 1 | 128 | 2,804 |
| Average | 856 | 27 | 57 | 5,755 |
| Median | 425 | 12 | 5 | 4,558 |

| * NO RESPONSE | Q71+Q92/3648 | Q73+Q94/3648 | Q75+Q96/3648 | Q77+Q98/3648 |
|---|---|---|---|---|

## TABLE A-22

## AVERAGE PROPRIETARY TRANSACTIONS PER ATM

| | LOBBY | | | VESTIBULE | | | THROUGH-THE-WALL | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 5,081 | 4,248 | 853 | 4,459 | 4,286 | 3,872 | 8,034 | 4,650 | 3,732 |
| New York | 3,352 | 4,086 | 1,818 | 2,980 | 8,790 | 5,326 | 7,335 | 5,905 | 6,566 |
| Philadelphia | 2,300 | 1,826 | 0 | 3,799 | 3,209 | 0 | 2,491 | 3,057 | 3,261 |
| Pittsburgh | 1,814 | 3,621 | 3,148 | 0 | 0 | 3,166 | 3,225 | 5,231 | 4,325 |
| Washington, D.C. | 0 | 1,920 | 1,671 | 0 | 7,553 | 254 | 0 | 4,532 | 5,609 |
| Atlanta | 2,046 | 1,801 | 2,275 | 2,990 | 4,335 | 4,981 | 1,988 | 3,557 | 4,319 |
| Chicago | 1,131 | 2,874 | 4,700 | 184 | 2,514 | 7,430 | 2,304 | 1,482 | 4,094 |
| Cleveland | 1,824 | 3,589 | 1,892 | 4,365 | 4,082 | 7,900 | 3,647 | 4,515 | 6,559 |
| Detroit | 722 | 3,825 | 974 | 4,750 | 1,584 | 4,752 | 0 | 0 | 5,674 |
| Minneapolis/St. Paul | 2,646 | 1,522 | * | 3,512 | 2,190 | * | 3,654 | 3,204 | * |
| St. Louis | 932 | 2,909 | 1,321 | 1,853 | 6,643 | 4,780 | 733 | 3,812 | 5,673 |
| Dallas | 2,005 | 0 | * | 4,498 | 0 | * | 3,885 | 5,211 | * |
| Houston | 2,465 | 2,381 | * | 2,295 | 595 | * | 0 | 0 | * |
| Los Angeles | 2,269 | 5,209 | 0 | 0 | 0 | 0 | 1,535 | 7,289 | 275 |
| San Francisco | 3,640 | 3,865 | 2,071 | 2,467 | 1,549 | 0 | 2,146 | 6,116 | 7,813 |
| Denver | 1,602 | 1,397 | 397 | 0 | 6,076 | 0 | 0 | 3,412 | 2,383 |
| Average | 1,933 | 2,838 | 2,103 | 3,446 | 5,732 | 5,054 | 2,448 | 4,022 | 5,690 |
| Median | 1,766 | 2,405 | 1,666 | 3,267 | 4,935 | 4,611 | 2,168 | 4,068 | 4,792 |

* NO RESPONSE　　Q145/Q115　　Q146/Q116　　Q147/Q117

## TABLE A-22(CONT.)

## AVERAGE PROPRIETARY TRANSACTIONS PER ATM

| | DRIVE-UP | | | FREESTANDING | | | UNIVERSITY/COLLEGE | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 0 | 0 | 3,934 | 3,738 | 9,913 | * | 2,331 | 2,576 | * |
| New York | 0 | 3,122 | 6,587 | 4,901 | 3,511 | * | 6,081 | 5,706 | 6,705 |
| Philadelphia | 0 | 1,669 | 2,103 | 2,186 | 5,197 | * | 357 | 0 | * |
| Pittsburgh | 0 | 0 | 3,717 | 132 | 1,405 | 1,962 | 901 | 4,767 | 2,496 |
| Washington, D.C. | 0 | 0 | 3,790 | 0 | 3,641 | 4,257 | 0 | 7,314 | * |
| Atlanta | 335 | 4,576 | 3,255 | 4,316 | 4,664 | 5,459 | 2,787 | 4,891 | 3,930 |
| Chicago | 0 | 509 | 953 | 3,636 | 0 | * | 1,633 | 0 | * |
| Cleveland | 0 | 0 | 7,594 | 3,565 | 3,275 | 4,385 | 5,904 | 6,846 | 2,493 |
| Detroit | 0 | 0 | 4,665 | 0 | 1,761 | 1,511 | 506 | 2,444 | 3,242 |
| Minneapolis/St. Paul | 2,782 | 2,055 | * | 0 | 0 | * | 0 | 0 | * |
| St. Louis | 0 | 0 | 3,513 | 1,888 | 3,591 | 3,907 | 3,152 | 2,445 | 3,089 |
| Dallas | 3,011 | 0 | * | 3,302 | 3,992 | * | 6,148 | 0 | * |
| Houston | 1,595 | 0 | * | 0 | 0 | * | 0 | 0 | * |
| Los Angeles | 0 | 0 | 0 | 0 | 5,149 | 0 | 77 | 10,129 | 0 |
| San Francisco | 0 | 0 | 5,673 | 0 | 6,048 | 10,717 | 1,473 | 1,420 | 2,289 |
| Denver | 2,178 | 0 | 0 | 702 | 4,217 | 0 | 0 | 6,391 | 363 |
| Average | 2,088 | 3,074 | 5,199 | 2,419 | 4,204 | 5,428 | 2,302 | 5,445 | 4,408 |
| Median | 1,595 | 3,122 | 3,555 | 1,646 | 3,275 | 4,203 | 1,701 | 5,524 | 3,345 |

* NO RESPONSE Q148/Q118 Q149/Q119 Q150/Q120

## TABLE A-22(CONT.)

## AVERAGE PROPRIETARY TRANSACTIONS PER ATM

| | SHOPPING CENTER | | | GROCERY | RETAIL | OFFICE/CORPORATE COMPLEX | | | HOTEL | AIRPORT |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1987 | 1987 | 1985 | 1986 | 1987 | 1987 | 1987 |
| Boston | 2,268 | 0 | 4,550 | 0 | 0 | 755 | 2,386 | 3,479 | 0 | 380 |
| New York | 2,499 | 3,850 | 6,522 | 4,849 | 0 | 1,355 | 2,135 | 1,315 | 0 | 0 |
| Philadelphia | 1,720 | 2,652 | 0 | 0 | 0 | 1,997 | 2,154 | 990 | 0 | 0 |
| Pittsburgh | 0 | 3,720 | 1,316 | 2,936 | 7,671 | 85 | 1,588 | 3,610 | 0 | 0 |
| Washington, D.C. | 0 | 3,690 | 10,906 | 10,222 | 0 | 0 | 2,288 | 2,857 | 0 | 0 |
| Atlanta | 1,368 | 4,448 | 4,134 | 3,181 | 0 | 2,034 | 1,807 | 1,128 | 0 | 3,792 |
| Chicago | 667 | 515 | 432 | 0 | 5,669 | 766 | 992 | 2,453 | 0 | 0 |
| Cleveland | 4,032 | 3,276 | 4,668 | 2,129 | 3,466 | 1,166 | 1,257 | 2,804 | 0 | 4,956 |
| Detroit | 265 | 1,406 | 1,406 | 1,615 | 967 | 434 | 1,607 | 1,136 | 0 | 2,458 |
| Minneapolis/St. Paul | 0 | 0 | * | * | * | 0 | 0 | * | * | * |
| St. Louis | 2,745 | 2,844 | 2,291 | 923 | * | 668 | 1,815 | 2,398 | * | 1,371 |
| Dallas | 4,437 | 5,829 | * | * | * | 3,300 | 5,806 | * | * | * |
| Houston | 0 | 0 | * | * | * | 0 | 0 | * | * | * |
| Los Angeles | 743 | 5,474 | 0 | 0 | 0 | 0 | 2,090 | 0 | * | 0 |
| San Francisco | 4,458 | 3,103 | 2,008 | * | * | 1,631 | 1,218 | * | * | 1,872 |
| Denver | 0 | 3,329 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Average | 1,960 | 4,017 | 4,100 | 2,133 | 2,857 | 903 | 1,922 | 2,070 | * | 2,290 |
| Median | 1,482 | 3,158 | 2,840 | 2,941 | 5,669 | 818 | 1,498 | 1,628 | * | 1,872 |

* NO RESPONSE    Q151/Q121    Q152/Q122    Q153/Q123    Q154/124    Q155/Q125    Q156/Q126

## TABLE A-22(CONT.)

## AVERAGE PROPRIETARY TRANSACTIONS PER ATM

| Area | HOSPITAL | | | OTHER | | | TOTAL ALL LOCATIONS | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 2,591 | 2,253 | 5,275 | 333 | 532 | 0 | 2,834 | 3,510 | 3,494 |
| New York | 4,138 | 3,271 | 4,249 | 959 | 4,062 | 0 | 4,026 | 4,855 | 4,989 |
| Philadelphia | 995 | 1,594 | 448 | 2,208 | 0 | 0 | 2,741 | 3,797 | 822 |
| Pittsburgh | 614 | 2,013 | 4,609 | 0 | 0 | 385 | 2,660 | 3,782 | 3,964 |
| Washington, D.C. | 0 | 3,831 | 4,690 | 0 | 0 | 3,530 | 67 | 4,612 | 5,342 |
| Atlanta | 906 | 1,205 | 1,048 | 2,889 | 2,310 | 282 | 3,290 | 3,738 | 4,113 |
| Chicago | 216 | 3,169 | 8,718 | 0 | 2,938 | 5,875 | 1,895 | 2,428 | 4,640 |
| Cleveland | 2,655 | 1,525 | 4,142 | 0 | 946 | 362 | 2,991 | 4,080 | 5,682 |
| Detroit | 509 | 827 | 1,190 | 3,441 | 3,947 | 997 | 1,525 | 3,106 | 3,455 |
| Minneapolis/St. Paul | 0 | 0 | * | 0 | 0 | * | 3,274 | 2,475 | * |
| St. Louis | 893 | 1,079 | 2,670 | 1,407 | 2,293 | 1,321 | 2,141 | 4,236 | 4,602 |
| Dallas | 723 | 1,788 | * | 5,131 | 0 | * | 2,991 | 5,307 | * |
| Houston | 0 | 0 | * | 0 | 0 | * | 2,250 | 2,088 | * |
| Los Angeles | 0 | 3,860 | 0 | 0 | 3,977 | 0 | 2,368 | 5,683 | 275 |
| San Franciso | 0 | 285 | 0 | 1,697 | 0 | 0 | 2,824 | 2,559 | 7,057 |
| Denver | 0 | 1,283 | 0 | 0 | 941 | 0 | 241 | 3,749 | 1,582 |
| Average | 1,487 | 2,169 | 3,899 | 1,312 | 729 | 1,877 | 2,542 | 4,024 | 4,570 |
| Median | 724 | 1,481 | 3,550 | 635 | 2,197 | 1,321 | 2,656 | 3,825 | 3,771 |

* NO RESPONSE

| | HOSPITAL | OTHER | TOTAL ALL LOCATIONS |
|---|---|---|---|
| | Q157/Q127 | Q158/Q128 | Q159/Q129 |

## TABLE A-23

### AVERAGE INTERCHANGE TRANSACTIONS PER ATM

| | LOBBY | | | VESTIBULE | | | THROUGH-THE-WALL | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 63 | 0 | 353 | 3,659 | 679 | 1,360 | 669 | 41 | 1,468 |
| New York | 1 | 118 | 30 | 897 | 1,816 | 1,942 | 26 | 53 | 1,383 |
| Philadelphia | 854 | 1,258 | 0 | 504 | 860 | 0 | 2,366 | 4,959 | 1,803 |
| Pittsburgh | 0 | 527 | 2,098 | 0 | 0 | 485 | 0 | 2,257 | 2,978 |
| Washington, D.C. | 0 | 0 | 410 | 0 | 0 | 6 | 0 | 631 | 1,552 |
| Atlanta | 17 | 203 | 369 | 0 | 1,044 | 1,025 | 380 | 816 | 1,268 |
| Chicago | 421 | 975 | 1,382 | 121 | 3,979 | 3,119 | 1,710 | 2,980 | 1,088 |
| Cleveland | 161 | 160 | 627 | 613 | 334 | 2,325 | 8 | 300 | 2,519 |
| Detroit | 51 | 498 | 156 | 265 | 102 | 1,434 | 0 | 0 | 1,571 |
| Minneapolis/St. Paul | 807 | 601 | * | 1,320 | 1,308 | * | 900 | 1,612 | * |
| St. Louis | 52 | 92 | 151 | 164 | 629 | 1,978 | 532 | 544 | 1,776 |
| Dallas | 428 | 0 | * | 658 | 0 | * | 766 | 2,261 | * |
| Houston | 150 | 576 | * | 184 | 330 | * | 0 | 0 | * |
| Los Angeles | 2,810 | 0 | 0 | 0 | 0 | 0 | 1,497 | 64 | 124 |
| San Francisco | 32 | 212 | 24 | 304 | 533 | 0 | 0 | 513 | 721 |
| Denver | 460 | 76 | 55 | 0 | 2,434 | 0 | 0 | 754 | 1,519 |
| Average | 346 | 636 | 589 | 869 | 1,362 | 1,595 | 594 | 925 | 1,776 |
| Median | 0 | 235 | 377 | 184 | 1,048 | 1,375 | 0 | 631 | 1,519 |

| * NO RESPONSE | Q160/Q115 | Q161/Q116 | Q162/Q117 |
|---|---|---|---|

## TABLE A-23(CONT.)

## AVERAGE INTERCHANGE TRANSACTIONS PER ATM

| | DRIVE-UP | | | FREESTANDING | | | UNIVERSITY/COLLEGE | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 0 | 0 | 1,798 | 0 | 0 | 0 | 0 | 2,156 | 0 |
| New York | 0 | 194 | 793 | 774 | 1,113 | 0 | 279 | 550 | 1,336 |
| Philadelphia | 0 | 465 | 5,270 | 0 | 2,330 | 0 | 677 | * | 0 |
| Pittsburgh | 0 | 0 | 2,750 | 1,130 | 1,026 | 895 | 3,639 | 4,048 | 3,046 |
| Washington, D.C. | 0 | 0 | 937 | 0 | 0 | 1,081 | 0 | 1,329 | 0 |
| Atlanta | 95 | 1,436 | 877 | 951 | 1,841 | 3,302 | 821 | 1,529 | 2,451 |
| Chicago | 0 | 0 | 386 | 2,237 | 0 | 0 | 3,445 | 8,590 | 0 |
| Cleveland | 0 | 0 | 3,239 | 0 | 81 | 4,415 | 0 | 937 | 6,646 |
| Detroit | 0 | 0 | 1,301 | 0 | 2,136 | 1,241 | 187 | 1,712 | 3,065 |
| Minneapolis/St. Pa | 1,214 | 956 | * | 0 | 0 | * | 0 | 0 | * |
| St. Louis | 0 | 0 | 382 | 3,954 | 2,427 | 1,434 | 713 | 594 | 6,874 |
| Dallas | 613 | 0 | * | 2,221 | 4,053 | * | 3,276 | 320 | * |
| Houston | 206 | 0 | * | 0 | 0 | * | 0 | 0 | * |
| Los Angeles | 0 | 0 | * | 0 | 414 | 0 | 1 | 481 | 0 |
| San Francisco | 0 | 0 | 842 | 0 | 387 | 0 | 41 | 2,811 | 1,881 |
| Denver | 313 | 0 | 0 | 88 | 1,893 | 0 | 0 | 1,283 | 1,502 |
| Average | 455 | 1,099 | 1,902 | 619 | 1,818 | 2,698 | 389 | 1,320 | 2,720 |
| Median | 313 | 956 | 995 | 0 | 1,109 | 1,536 | 41 | 1,329 | 2,913 |

* NO RESPONSE Q163/Q118 Q164/Q119 Q165/Q120

## TABLE A-23(CONT.)

## AVERAGE INTERCHANGE TRANSACTIONS PER ATM

| | SHOPPING CENTER | | | GROCERY | RETAIL | OFFICE/CORPORATE COMPLEX | | | HOTEL | AIRPORT |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1987 | 1987 | 1985 | 1986 | 1987 | 1987 | 1987 |
| Boston | 244 | 0 | 4,337 | 395 | 0 | 547 | 1,669 | 2,448 | 0 | 1,234 |
| New York | 331 | 415 | 539 | 0 | 0 | 13 | 390 | 101 | 0 | 0 |
| Philadelphia | 899 | 3,422 | 0 | 2,299 | 0 | 1,553 | 2,748 | 2,638 | 0 | 0 |
| Pittsburgh | 0 | 3,629 | 4,664 | 0 | 5,541 | 774 | 2,019 | 1,831 | 0 | 0 |
| Washington, D.C. | 0 | 759 | 0 | 0 | 0 | 0 | 0 | 806 | 0 | 0 |
| Atlanta | 631 | 2,353 | 3,808 | 0 | 0 | 388 | 762 | 652 | 0 | 6,197 |
| Chicago | 424 | 4,346 | 9,362 | 5,385 | 5,436 | 1,411 | 2,279 | 2,124 | 0 | 0 |
| Cleveland | 1,348 | 60 | 8,353 | 1,340 | 5,608 | 568 | 322 | 3,084 | 0 | 6,315 |
| Detroit | 281 | 2,087 | 1,837 | 0 | 797 | 310 | 951 | 830 | 0 | 2,792 |
| Minneapolis/St. Paul | 0 | 0 | * | 30 | * | 0 | 0 | * | 0 | * |
| St. Louis | 1,266 | 947 | 2,805 | 0 | 0 | 482 | 515 | 1,062 | 0 | 1,325 |
| Dallas | 1,725 | 6,960 | * | * | * | 1,622 | 5,227 | * | 0 | * |
| Houston | 0 | 0 | * | * | * | 0 | 0 | * | 0 | * |
| Los Angeles | 3,203 | 133 | 0 | 0 | 0 | 0 | 44 | 0 | 0 | 0 |
| San Francisco | 573 | 192 | 162 | 0 | 0 | 324 | 121 | 0 | 0 | 702 |
| Denver | 0 | 282 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Average | 864 | 2,072 | 3,311 | 1,606 | 3,179 | 518 | 1,076 | 1,449 | 0 | 2,866 |
| Median | 19 | 1,103 | 3,565 | 1,369 | 5,541 | 26 | 607 | 1,052 | 0 | 1,899 |
| * NO RESPONSE | | Q166/Q121 | | Q167/Q122 | Q168/Q123 | | Q169/Q124 | | Q170/Q125 | Q171/Q126 |

TABLE A-23(CONT.)

AVERAGE INTERCHANGE TRANSACTIONS PER ATM

| | HOSPITAL | | | OTHER | | | TOTAL ALL LOCATIONS | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | 419 | 793 | 3,065 | 104 | 205 | 0 | 269 | 809 | 1,560 |
| New York | 72 | 760 | 601 | 380 | 575 | 0 | 328 | 921 | 1,040 |
| Philadelphia | 1,087 | 810 | 678 | 834 | 0 | 0 | 1,344 | 2,386 | 552 |
| Pittsburgh | 2,825 | 1,381 | 4,265 | 0 | 0 | 428 | 1,307 | 2,403 | 2,778 |
| Washington, D.C. | 0 | 0 | 13 | 0 | 0 | 1,055 | 0 | 472 | 1,344 |
| Atlanta | 206 | 862 | 1,819 | 47 | 1,445 | 311 | 425 | 893 | 1,470 |
| Chicago | 529 | 2,151 | 3,198 | 830 | 3,527 | 5,623 | 1,072 | 2,535 | 2,106 |
| Cleveland | 437 | 24 | 2,310 | 0 | 43 | 1,103 | 423 | 405 | 2,504 |
| Detroit | 244 | 619 | 829 | 685 | 1,191 | 821 | 273 | 927 | 1,226 |
| Minneapolis/St. Paul | 0 | 0 | * | 0 | 0 | * | 1,130 | 1,315 | * |
| St. Louis | 1,415 | 504 | 324 | 374 | 355 | 1,732 | 425 | 563 | 1,541 |
| Dallas | 444 | 2,018 | * | 2,146 | 0 | * | 1,540 | 3,636 | * |
| Houston | 0 | 0 | * | 0 | 0 | * | 178 | 382 | * |
| Los Angeles | 823 | 104 | 0 | 397 | 292 | 0 | 805 | 219 | 124 |
| San Francisco | 0 | 663 | 0 | 19 | 0 | 0 | 497 | 1,550 | 565 |
| Denver | 0 | 611 | 0 | 0 | 289 | 0 | 341 | 1,229 | 1,223 |
| Average | 401 | 951 | 1,718 | 413 | 1,085 | 1,817 | 507 | 1,094 | 1,608 |
| Median | 162 | 663 | 1,682 | 25 | 541 | 1,055 | 308 | 842 | 1,315 |

* NO RESPONSE    Q172/Q127    Q173/Q128    Q174/Q129

## TABLE A-24

### AVERAGE TOTAL TRANSACTIONS PER ATM

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/ COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 1,206 | 5,233 | 5,200 | 5,732 | 0 | 0 | 8,887 |
| New York | 1,844 | 6,691 | 7,737 | 7,021 | 0 | 7,733 | 6,792 |
| Philadelphia | 0 | 0 | 5,064 | 7,373 | 0 | 0 | 0 |
| Pittsburgh | 5,245 | 3,651 | 7,303 | 6,468 | 2,856 | 5,542 | 5,980 |
| Washington, D.C. | 1,944 | 133 | 7,009 | 4,727 | 4,798 | 0 | 10,906 |
| Atlanta | 2,587 | 5,907 | 5,540 | 3,990 | 8,198 | 6,109 | 7,943 |
| Chicago | 6,082 | 10,550 | 5,982 | 1,338 | 0 | 0 | 9,794 |
| Cleveland | 2,477 | 10,225 | 8,809 | 10,614 | 8,064 | 9,139 | 8,845 |
| Detroit | 1,130 | 6,186 | 7,245 | 5,966 | 2,753 | 6,307 | 3,243 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 1,472 | 6,398 | 7,303 | 3,859 | 4,862 | 9,963 | 5,096 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 0 | * | 399 | 0 | 0 | 0 | 0 |
| San Francisco | 2,084 | * | 8,107 | 6,515 | 10,717 | 4,170 | 2,170 |
| Denver | 452 | * | 3,902 | 0 | 0 | 1,865 | 0 |
| Average | 2,625 | 6,524 | 7,179 | 6,882 | 7,272 | 6,833 | 6,749 |
| Median | 1,780 | 6,085 | 6,640 | 5,732 | 4,995 | 7,178 | 6,368 |
| * NO RESPONSE | (Q145+Q160/ Q115) | (Q146+Q161/ Q116) | (Q147+Q162/ Q117) | (Q148+Q163/ Q118) | (Q149+Q164/ Q119) | (Q150+Q165/ Q120) | (Q151+Q166/ Q121) |

## TABLE A-24(CONT.)

## AVERAGE TOTAL TRANSACTIONS PER ATM

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 | TOTAL ALL LOCATIONS 1987 |
|---|---|---|---|---|---|---|---|---|
| Boston | 0 | 0 | 5,927 | 0 | 1,614 | 8,340 | 0 | 5,055 |
| New York | 5,113 | 0 | 1,366 | 0 | 0 | 4,650 | 0 | 5,742 |
| Philadelphia | 0 | 0 | 3,628 | 0 | 0 | 1,126 | 0 | 1,374 |
| Pittsburgh | 5,235 | 13,212 | 5,441 | 0 | 0 | 8,875 | 813 | 6,742 |
| Washington, D.C. | 10,222 | 0 | 3,663 | 0 | 0 | 4,704 | 4,057 | 6,473 |
| Atlanta | 3,181 | 0 | 1,744 | 0 | 9,989 | 2,867 | 593 | 5,445 |
| Chicago | 0 | 11,105 | 4,578 | 0 | 0 | 11,916 | 11,498 | 6,746 |
| Cleveland | 7,514 | 9,074 | 5,607 | 0 | 11,271 | 5,874 | 1,465 | 8,186 |
| Detroit | 2,955 | 1,764 | 1,966 | 0 | 5,250 | 2,019 | 1,818 | 4,682 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * |
| St. Louis | 953 | 0 | 3,460 | 0 | 2,696 | 2,886 | 3,053 | 6,004 |
| Dallas | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 399 |
| San Francisco | 0 | 0 | 0 | 0 | 2,574 | 0 | 0 | 7,303 |
| Denver | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2,805 |
| Average | 3,516 | 6,036 | 3,475 | 0 | 5,156 | 5,386 | 3,632 | 5,992 |
| Median | 3,648 | 11,105 | 2,393 | 0 | 3,355 | 4,704 | 3,053 | 4,994 |
| * NO RESPONSE | (Q152+Q167/ Q122) | (Q153+Q168/ Q123) | (Q154+Q169/ Q124) | (Q155+Q170/ Q125) | (Q156+Q171/ Q126) | (Q157+Q172/ Q127 | (Q158+Q173/ Q128) | (Q159+Q174/ Q129) |

## TABLE A-25

## AVERAGE PROPRIETARY TRANSACTIONS PER CASH DISPENSER

| | LOBBY | | | VESTIBULE | | | THROUGH-THE-WALL | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | * | 0 | * | * | 0 | * | * | 0 | * |
| New York | * | * | 0 | * | * | 0 | * | * | 0 |
| Philadelphia | 0 | 0 | 2,978 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pittsburgh | * | 0 | 0 | * | 0 | 0 | * | 0 | 0 |
| Washington, D.C. | * | * | * | * | * | * | * | * | * |
| Atlanta | 2,533 | 1,289 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chicago | * | * | 1,805 | * | * | 0 | * | * | 0 |
| Cleveland | 0 | * | 0 | 0 | * | 0 | 0 | * | 0 |
| Detroit | * | 0 | * | * | 0 | * | * | 0 | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * | * |
| Los Angeles | 1,217 | 1,770 | * | 0 | 0 | * | 0 | 0 | * |
| San Francisco | 0 | 340 | 0 | 0 | 0 | 0 | 0 | 0 | 781 |
| Denver | * | * | * | * | * | * | * | * | * |
| Average | 1,571 | 1,292 | 2,392 | 0 | 0 | 0 | 0 | 0 | 781 |
| Median | 1,217 | 1,289 | 2,978 | 0 | 0 | 0 | 0 | 0 | 781 |

* NO RESPONSE Q205/Q175 Q206/Q176 Q207/Q177

### TABLE A-25(CONT.)

### AVERAGE PROPRIETARY TRANSACTIONS PER CASH DISPENSER

| | DRIVE-UP | | | FREESTANDING | | | UNIVERSITY/COLLEGE | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | * | 0 | * | * | 0 | * | * | 0 | * |
| New York | * | * | 0 | * | * | 0 | * | * | 0 |
| Philadelphia | 0 | 0 | 0 | 0 | 0 | 0 | 4,337 | 460 | 0 |
| Pittsburgh | * | 0 | 0 | * | 4,767 | 258 | * | 0 | 0 |
| Washington, D.C. | * | * | * | * | * | * | * | * | * |
| Atlanta | 0 | 0 | 0 | 0 | 1,102 | 0 | 0 | 0 | 0 |
| Chicago | * | * | 0 | * | * | 0 | * | [illegible] | 0 |
| Cleveland | 0 | * | 0 | 0 | * | 0 | 2,778 | * | 605 |
| Detroit | * | 0 | * | * | 0 | * | * | 0 | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | * | 0 | 227 | * | 0 | 0 | * |
| San Francisco | 0 | 0 | 0 | 0 | 0 | 0 | 3,000 | 0 | 0 |
| Denver | * | * | * | * | * | * | * | * | * |
| Average | 0 | 0 | 0 | 0 | 871 | 258 | 2,578 | 460 | 605 |
| Median | 0 | 0 | 0 | 0 | 1,102 | 258 | 2,778 | 460 | 605 |

* NO RESPONSE Q208/Q178 Q209/Q179 Q210/Q180

## TABLE A-25(CONT.)

## AVERAGE MONTHLY PROPRIETARY TRANSACTIONS PER CASH DISPENSER

| | SHOPPING CENTER | | | GROCERY | RETAIL STORE | OFFICE/CORPORATE COMPLEX | | | HOTEL | AIRPORT |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1987 | 1987 | 1985 | 1986 | 1987 | 1987 | 1987 |
| Boston | * | 0 | * | * | * | * | 1,798 | * | * | * |
| New York | * | * | 0 | 0 | 0 | * | * | 870 | 0 | 0 |
| Philadelphia | 0 | 0 | 0 | 8,499 | 0 | 0 | 1,114 | 0 | 0 | 0 |
| Pittsburgh | * | 450 | 0 | 1,544 | 901 | * | 741 | 638 | 0 | * |
| Washington, D.C. | * | * | * | * | * | * | * | * | * | 0 |
| Atlanta | 1,352 | 955 | 0 | 156 | 0 | 975 | 1,209 | 0 | 0 | 0 |
| Chicago | * | * | 0 | 0 | 0 | * | 3,159 | 3,733 | 0 | 0 |
| Cleveland | 0 | * | 0 | 1,362 | 1,152 | * | * | 0 | 0 | * |
| Detroit | * | 542 | * | * | * | * | 0 | * | * | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 8,955 | * | * | * | 1,000 | 0 | * | * | * |
| San Francisco | 0 | 5,683 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Denver | * | * | * | * | * | * | * | * | * | * |
| Average | 1,352 | 2,788 | 0 | 1,089 | 1,027 | 988 | 1,478 | 1,969 | 0 | 0 |
| Median | 1,352 | 1,313 | 0 | 1,362 | 1,152 | 1,000 | 1,200 | 870 | 0 | 0 |
| * NO RESPONSE | | Q211/Q181 | | Q212/Q182 | Q213/Q183 | | Q214/Q184 | | Q215/Q185 | Q216/Q186 |

TABLE A-25(CONT.)

AVERAGE MONTHLY PROPRIETARY TRANSACTIONS PER CASH DISPENSER

| Area | HOSPITAL 1985 | HOSPITAL 1986 | HOSPITAL 1987 | OTHER 1985 | OTHER 1986 | OTHER 1987 | TOTAL ALL LOCATIONS 1985 | TOTAL ALL LOCATIONS 1986 | TOTAL ALL LOCATIONS 1987 |
|---|---|---|---|---|---|---|---|---|---|
| Boston | * | 0 | * | * | 0 | * | N/A | 1,798 | * |
| New York | * | * | 0 | * | * | 0 | N/A | * | 870 |
| Philadelphia | 482 | 543 | 2,060 | 354 | 602 | 0 | N/A | 1,709 | 4,407 |
| Pittsburgh | * | 4,854 | 367 | * | 0 | 314 | N/A | 1,258 | 746 |
| Washington, D.C. | * | * | * | * | * | * | N/A | * | * |
| Atlanta | 0 | 196 | 0 | 605 | 476 | 0 | N/A | 704 | 149 |
| Chicago | * | * | 0 | * | * | 450 | N/A | 2,579 | 2,430 |
| Cleveland | * | * | * | * | 900 | * | N/A | 2,247 | 1,274 |
| Detroit | * | * | * | * | * | * | N/A | 502 | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | N/A | * | * |
| St. Louis | * | * | * | * | * | * | N/A | * | * |
| Dallas | * | * | * | * | * | * | N/A | * | * |
| Houston | * | * | * | * | * | * | N/A | * | * |
| Los Angeles | 1,200 | 1,458 | * | * | * | * | N/A | 4,840 | * |
| San Franciso | * | 3,095 | * | * | * | * | N/A | 2,377 | 781 |
| Denver | * | * | * | * | * | * | N/A | * | * |
| Average | 336 | 1,686 | 706 | 79 | 79 | 382 | N/A | 1,720 | 1,084 |
| Median | 1,200 | 1,458 | 471 | 78 | 602 | 450 | N/A | 1,689 | 870 |

* NO RESPONSE Q217/Q187 Q218/Q188 Q219/189

N/A NOT AVAILABLE

## TABLE A-26

## AVERAGE INTERCHANGE TRANSACTIONS PER CASH DISPENSER

| | LOBBY | | | VESTIBULE | | | THROUGH-THE-WALL | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | * | 0 | * | * | 0 | * | * | 0 | * |
| New York | * | * | 0 | * | * | 0 | * | * | 0 |
| Philadelphia | 0 | 0 | 1523 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pittsburgh | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | * |
| Washington, D.C. | * | * | * | * | * | * | * | * | * |
| Atlanta | 121 | 0 | * | 0 | 0 | * | 0 | 0 | 0 |
| Chicago | * | 97 | 161 | * | 0 | 0 | * | 0 | 0 |
| Cleveland | * | 0 | 0 | * | 0 | 0 | * | 0 | * |
| Detroit | * | 0 | * | * | 0 | * | * | 0 | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | * | 0 | 0 | * | 0 | 0 | * |
| San Francisco | * | * | * | * | * | * | * | * | * |
| Denver | * | * | * | * | * | * | * | * | * |
| Average | 121 | 97 | 842 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median | 121 | 97 | 1523 | 0 | 0 | 0 | 0 | 0 | 0 |

* NO RESPONSE

Q220/Q175

Q221/Q176

Q222/Q177

TABLE A-26(CONT.)

AVERAGE INTERCHANGE TRANSACTIONS PER CASH DISPENSER

| | DRIVE-UP | | | FREESTANDING | | | UNIVERSITY/COLLEGE | | |
|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | * | 0 | * | * | 0 | * | * | 0 | * |
| New York | * | * | 0 | * | * | 0 | * | * | 0 |
| Philadelphia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,095 | 0 |
| Pittsburgh | 0 | 0 | 0 | 0 | 193 | 220 | 0 | 0 | 8,927 |
| Washington, D.C. | * | * | * | * | * | * | * | * | * |
| Atlanta | 0 | 0 | * | 0 | 211 | * | 0 | 0 | * |
| Chicago | * | 0 | 0 | * | 0 | 0 | * | 0 | 0 |
| Cleveland | * | 0 | 0 | * | 0 | 0 | * | 0 | 6,508 |
| Detroit | * | 0 | * | * | 0 | * | * | 0 | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | * | 1,602 | 123 | * | 0 | 0 | * |
| San Francisco | * | * | * | * | * | * | * | * | * |
| Denver | * | * | * | * | * | * | * | * | * |
| Average | 0 | 0 | 0 | 1,602 | 176 | 220 | 0 | 3,095 | 7,718 |
| Median | 0 | 0 | 0 | 1,602 | 193 | 220 | 0 | 3,766 | 8,927 |

| * NO RESPONSE | Q223/Q178 | Q224/Q179 | Q225/Q180 |
|---|---|---|---|

## TABLE A-26(CONT.)

## AVERAGE INTERCHANGE TRANSACTIONS PER CASH DISPENSER

| | SHOPPING CENTER | | | GROCERY | RETAIL STORE | OFFICE/CORPORATE COMPLEX | | | HOTEL | AIRPORT |
|---|---|---|---|---|---|---|---|---|---|---|
| Area | 1985 | 1986 | 1987 | 1987 | 1987 | 1985 | 1986 | 1987 | 1987 | 1987 |
| Boston | * | 0 | * | * | * | * | 1,544 | * | * | * |
| New York | * | * | 0 | 0 | 0 | * | * | 124 | 0 | 0 |
| Philadelphia | 0 | 0 | 0 | 0 | 0 | 0 | 1,214 | 0 | 0 | 0 |
| Pittsburgh | 0 | 5,270 | 0 | 6,718 | 1,901 | 0 | 1,583 | 4,126 | 0 | 0 |
| Washington, D.C. | * | * | * | * | * | * | * | * | * | * |
| Atlanta | 487 | 955 | * | 2,972 | * | 797 | 566 | * | * | * |
| Chicago | * | 0 | 0 | 0 | 0 | * | 1,149 | 382 | 0 | 0 |
| Cleveland | * | 0 | 0 | 2,778 | 0 | * | 0 | 0 | 0 | 0 |
| Detroit | * | 1,035 | * | * | * | * | 0 | * | * | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * | * | * |
| Los Angeles | 7,364 | 0 | * | * | * | 0 | 0 | * | * | * |
| San Francisco | * | * | * | * | * | * | * | * | * | * |
| Denver | * | * | * | * | * | * | * | * | * | * |
| Average | 3,295 | 1,858 | 0 | 3,888 | 1,901 | 797 | 1,013 | 1,027 | 0 | 0 |
| Median | 7,364 | 1,889 | 0 | 2,778 | 1,901 | 797 | 1,149 | 382 | 0 | 0 |

* NO RESPONSE Q226/Q181 Q227/Q182 Q228/Q183 Q229/Q184 Q230/Q185 Q231/Q186

## TABLE A-26(CONT.)

## AVERAGE INTERCHANGE TRANSACTIONS PER CASH DISPENSER

| Area | HOSPITAL | | | OTHER | | | TOTAL ALL LOCATIONS | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 | 1985 | 1986 | 1987 |
| Boston | * | 0 | * | * | 1,841 | * | N/A | 1,309 | * |
| New York | * | * | 0 | * | * | 0 | N/A | * | 124 |
| Philadelphia | 2,346 | 3,551 | 0 | 2,196 | 6,783 | 0 | N/A | 3,085 | 305 |
| Pittsburgh | 578 | 1,622 | 1,688 | 0 | 0 | 3,150 | N/A | 3,490 | 4,490 |
| Washington, D.C. | * | * | * | * | * | * | N/A | * | * |
| Atlanta | 0 | 520 | * | 0 | 608 | * | N/A | 1,506 | 2,831 |
| Chicago | * | 0 | 0 | * | 0 | 135 | N/A | 1,389 | 265 |
| Cleveland | * | 0 | 0 | * | 180 | 0 | N/A | 557 | 3,151 |
| Detroit | * | 0 | * | * | 0 | * | N/A | 931 | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | N/A | * | * |
| St. Louis | * | * | * | * | * | * | N/A | * | * |
| Dallas | * | * | * | * | * | * | N/A | * | * |
| Houston | * | * | * | * | * | * | N/A | * | * |
| Los Angeles | 191 | 0 | * | 145 | 0 | * | N/A | 106 | * |
| San Franciso | * | * | * | * | * | * | N/A | * | * |
| Denver | * | * | * | * | * | * | N/A | * | * |
| Average | 738 | 1,553 | 1,688 | 424 | 2,353 | 2,145 | N/A | 1,840 | 3,009 |
| Median | 578 | 1,622 | 1,158 | 355 | 1,841 | 1,408 | N/A | 1,389 | 1,720 |

* NO RESPONSE Q232/Q187 Q233/Q188 Q234/Q189

N/A - NOT AVAILABLE

## TABLE A-27

## AVERAGE TOTAL TRANSACTIONS PER CASH DISPENSER

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | * | * | * | * | * | * | * |
| New York | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Philadelphia | 4,501 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pittsburgh | 0 | 0 | 0 | 0 | 478 | 8,927 | 0 |
| Washington, D.C. | * | * | * | * | * | * | * |
| Atlanta | * | * | * | * | * | * | * |
| Chicago | 1,966 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cleveland | 0 | 0 | 0 | 0 | 0 | 7,113 | 0 |
| Detroit | * | * | * | * | * | * | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | * | * | * | * | * | * | * |
| San Francisco | 0 | 0 | 781 | 0 | 0 | 0 | 0 |
| Denver | * | * | * | * | * | * | * |
| Average | 3,234 | 0 | 781 | 0 | 478 | 8,020 | 0 |
| Median | 4,501 | 0 | 781 | 0 | 478 | 8,927 | 0 |
| * NO RESPONSE | Q205+Q220/Q175 | Q206+Q221/Q176 | Q207+Q222/Q177 | Q208+Q223/Q178 | Q209+Q224/Q179 | Q210+Q225/Q180 | Q211+Q226/Q181 |

TABLE A-27(CONT.)

AVERAGE TOTAL TRANSACTIONS PER CASH DISPENSER

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 | TOTAL ALL LOCATIONS 1987 |
|---|---|---|---|---|---|---|---|---|
| Boston | * | * | * | * | * | * | * | * |
| New York | 0 | 0 | 994 | 0 | 0 | 0 | 0 | 994 |
| Philadelphia | 8,499 | 0 | 0 | 0 | 0 | 2,060 | 0 | 4,764 |
| Pittsburgh | 7,181 | 2,802 | 4,764 | 0 | 0 | 1,933 | 3,307 | 4,863 |
| Washington, D.C. | * | * | * | * | * | * | * | * |
| Atlanta | 3,129 | 0 | 0 | 0 | 0 | 0 | 0 | 2,980 |
| Chicago | 0 | 0 | 4,115 | 0 | 0 | 0 | 585 | 2,695 |
| Cleveland | 4,141 | 1,152 | * | 0 | 0 | 0 | 0 | 4,139 |
| Detroit | * | * | * | * | * | * | * | * |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * |
| St. Louis | * | * | * | * | * | * | * | * |
| Dallas | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * |
| Los Angeles | * | * | * | * | * | * | * | * |
| San Francisco | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 781 |
| Denver | * | * | * | * | * | * | * | * |
| Average | 4,601 | 1,977 | 2,996 | 0 | 0 | 1,951 | 2,399 | 3,821 |
| Median | 4,141 | 2,802 | 4,115 | 0 | 0 | 2,060 | 1,722 | 2,768 |
| * NO RESPONSE | Q212+Q227/Q182 | Q213+Q228/Q183 | Q214+Q229/Q184 | Q215+Q230/Q185 | Q216+Q231/Q186 | Q217+Q232/Q187 | Q218+Q233/Q188 | Q219+Q234/Q189 |

## TABLE A-28

### AVERAGE PROPRIETARY TRANSACTIONS PER ATM/CASH DISPENSER

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/ COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 853 | 3,872 | 3,732 | 3,934 | 0 | 0 | 4,550 |
| New York | 1,818 | 5,326 | 6,566 | 6,587 | 0 | 6,705 | 6,522 |
| Philadelphia | 2,978 | 0 | 3,261 | 2,103 | 0 | 0 | 0 |
| Pittsburgh | 3,148 | 3,166 | 4,325 | 3,717 | 1,621 | 2,496 | 1,316 |
| Washington, D.C. | 1,671 | 254 | 5,609 | 3,790 | 4,257 | 0 | 10,906 |
| Atlanta | 2,275 | 4,981 | 4,319 | 3,255 | 5,459 | 3,930 | 4,134 |
| Chicago | 4,620 | 7,430 | 4,094 | 953 | 0 | 0 | 432 |
| Cleveland | 1,892 | 7,900 | 6,559 | 7,594 | 4,385 | 1,863 | 4,668 |
| Detroit | 974 | 4,752 | 5,674 | 4,665 | 1,511 | 3,242 | 1,885 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 1,321 | 4,780 | 5,673 | 3,513 | 3,907 | 3,089 | 2,291 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | 275 | 0 | 0 | 0 | 0 |
| San Francisco | 2,071 | 0 | 7,013 | 5,673 | 10,717 | 2,289 | 2,008 |
| Denver | 397 | 0 | 2,383 | 0 | 0 | 363 | 0 |
| Average | 2,104 | 5,054 | 5,561 | 5,199 | 5,384 | 4,307 | 4,208 |
| Median | 1,684 | 4,611 | 4,792 | 3,555 | 4,203 | 3,345 | 2,840 |
| * NO RESPONSE | Q145+Q205/ Q115+Q175 | Q146+Q206/ Q116+Q176 | Q147+Q207/ Q117+Q177 | Q148+Q208/ Q118+Q178 | Q149+Q209/ Q119+Q179 | Q150+Q210/ Q120+Q180 | Q151+Q211/ Q121+Q181 |

TABLE A-28(CONT.)

AVERAGE PROPRIETARY TRANSACTIONS PER ATM/CASH DISPENSER

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 | TOTAL ALLL LOCATIONS 1987 |
|---|---|---|---|---|---|---|---|---|
| Boston | 0 | 0 | 3,479 | 0 | 380 | 5,275 | 0 | 3,494 |
| New York | 4,849 | 0 | 1,093 | 0 | 0 | 4,249 | 0 | 4,950 |
| Philadelphia | 8,499 | 0 | 990 | 0 | 0 | 1,254 | 0 | 978 |
| Pittsburgh | 1,481 | 4,286 | 3,185 | 0 | 0 | 2,427 | 350 | 3,665 |
| Washington, D.C. | 10,222 | 0 | 2,857 | 0 | 0 | 4,690 | 3,530 | 5,342 |
| Atlanta | 1,165 | 0 | 1,128 | 0 | 3,792 | 1,048 | 282 | 3,512 |
| Chicago | 0 | 5,669 | 2,965 | 0 | 0 | 8,718 | 4,971 | 4,532 |
| Cleveland | 1,598 | 2,888 | 2,804 | 0 | 4,956 | 4,142 | 362 | 5,566 |
| Detroit | 1,625 | 967 | 1,151 | 0 | 2,458 | 1,199 | 997 | 3,465 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * |
| St. Louis | 923 | 0 | 2,398 | 0 | 1,371 | 2,670 | 1,321 | 4,544 |
| Dallas | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 275 |
| San Francisco | 0 | 0 | 0 | 0 | 1,872 | 0 | 0 | 6,465 |
| Denver | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,582 |
| Average | 1,741 | 2,552 | 2,069 | 0 | 2,290 | 3,498 | 1,781 | 4,364 |
| Median | 2,615 | 3,466 | 1,628 | 0 | 1,872 | 3,175 | 997 | 3,607 |
| * NO RESPONSE | Q152+Q212/<br>Q122+Q182 | Q153+Q213/<br>Q123+Q183 | Q154+Q214/<br>Q124+Q184 | Q155+Q215<br>Q125+Q185 | Q156+Q216/<br>Q126+Q186 | Q157+Q217/<br>Q127+Q187 | Q158+Q218/<br>Q128+Q188 | Q159+Q219/<br>Q129+Q189 |

## TABLE A-29

### AVERAGE INTERCHANGE TRANSACTIONS PER ATM/CASH DISPENSER

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/ COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 353 | 1,360 | 1,468 | 1,798 | 0 | 0 | 4,337 |
| New York | 30 | 1,942 | 1,383 | 793 | 0 | 1,336 | 539 |
| Philadelphia | 1,523 | 0 | 1,803 | 5,270 | 0 | 0 | 0 |
| Pittsburgh | 2,098 | 485 | 2,978 | 2,750 | 760 | 5,006 | 4,664 |
| Washington, D.C. | 410 | 6 | 1,552 | 937 | 1,081 | 0 | 0 |
| Atlanta | 369 | 1,025 | 1,268 | 877 | 3,302 | 2,451 | 3,808 |
| Chicago | 1,348 | 3,119 | 1,888 | 386 | 0 | 0 | 9,362 |
| Cleveland | 627 | 2,325 | 2,519 | 3,239 | 4,415 | 6,600 | 8,353 |
| Detroit | 156 | 1,434 | 1,571 | 1,301 | 1,241 | 3,065 | 2,943 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 151 | 1,978 | 1,776 | 382 | 1,434 | 6,874 | 2,805 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | 124 | 0 | 0 | 0 | 0 |
| San Francisco | 24 | 0 | 721 | 842 | 0 | 1,881 | 162 |
| Denver | 55 | 0 | 1,519 | 0 | 0 | 1,502 | 0 |
| Average | 591 | 1,595 | 1,776 | 1,902 | 2,667 | 3,006 | 3,622 |
| Median | 377 | 1,375 | 1,519 | 995 | 1,536 | 3,371 | 3,712 |
| * NO RESPONSE | Q160+Q220/<br>Q115+Q175 | Q161+Q221/<br>Q116+Q176 | Q162+Q222/<br>Q117+Q177 | Q163+Q223/<br>Q118+Q178 | Q164+Q224/<br>Q119+Q179 | Q165+Q225/<br>Q120+Q180 | Q166+Q226/<br>Q121+Q181 |

## TABLE A-29(CONT.)

## AVERAGE INTERCHANGE TRANSACTIONS PER ATM/CASH DISPENSER

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 | TOTAL ALL LOCATIONS 1987 |
|---|---|---|---|---|---|---|---|---|
| Boston | 0 | 0 | 2,448 | 0 | 1,234 | 3,065 | 0 | 1,560 |
| New York | 395 | 0 | 116 | 0 | 0 | 601 | 0 | 1,028 |
| Philadelphia | 0 | 0 | 2,638 | 0 | 0 | 678 | 0 | 541 |
| Pittsburgh | 4,898 | 3,721 | 2,159 | 0 | 0 | 2,977 | 2,242 | 2,921 |
| Washington, D.C. | 0 | 0 | 806 | 0 | 0 | 13 | 1,055 | 1,344 |
| Atlanta | 2,972 | 0 | 652 | 0 | 6,197 | 1,819 | 311 | 1,366 |
| Chicago | 0 | 5,436 | 1,427 | 0 | 0 | 3,198 | 4,709 | 2,016 |
| Cleveland | 3,580 | 5,608 | 3,084 | 0 | 6,315 | 2,310 | 1,103 | 2,513 |
| Detroit | 1,357 | 797 | 840 | 0 | 2,792 | 838 | 821 | 1,247 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * | * |
| St. Louis | 30 | 0 | 1,062 | 0 | 1,325 | 324 | 1,732 | 1,519 |
| Dallas | * | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * | * |
| Los Angeles | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 124 |
| San Francisco | 0 | 0 | 0 | 0 | 702 | 0 | 0 | 565 |
| Denver | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,223 |
| Average | 2,403 | 3,063 | 1,431 | 0 | 2,866 | 1,715 | 1,849 | 1,613 |
| Median | 1,369 | 5,436 | 944 | 0 | 1,899 | 1,121 | 1,103 | 1,223 |
| * NO RESPONSE | Q167+Q227/ Q122+Q182 | Q168+Q228/ Q123+Q183 | Q169+Q229/ Q124+Q184 | Q170+Q230/ Q125+Q185 | Q171+Q231/ Q126+Q186 | Q172+Q232/ Q127+Q187 | Q173+Q233/ Q128+Q188 | Q174+Q234/ Q129+Q189 |

## TABLE A-30

## AVERAGE TOTAL TRANSACTIONS PER ATM/CASH DISPENSER

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 |
|---|---|---|---|---|
| Boston | 1,206 | 5,233 | 5,200 | 5,732 |
| New York | 1,844 | 6,691 | 7,737 | 7,021 |
| Philadelphia | 4,501 | 0 | 5,064 | 7,373 |
| Pittsburgh | 5,245 | 3,651 | 7,303 | 6,468 |
| Washington, D.C. | 1,944 | 133 | 7,009 | 4,727 |
| Atlanta | 2,587 | 5,907 | 5,540 | 3,990 |
| Chicago | 5,967 | 10,550 | 5,982 | 1,338 |
| Cleveland | 2,477 | 10,225 | 8,809 | 10,614 |
| Detroit | 1,130 | 6,186 | 7,245 | 5,966 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 1,472 | 6,398 | 7,303 | 3,859 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0 | 0 | 399 | 0 |
| San Francisco | 2,084 | 0 | 7,277 | 6,515 |
| Denver | 452 | 0 | 3,902 | 0 |
| Average | 2,628 | 6,524 | 7,017 | 6,882 |
| Median | 2,093 | 6,085 | 6,559 | 5,732 |

| | | | | |
|---|---|---|---|---|
| * NO RESPONSE | Q145+Q160+Q205+Q220/<br>Q115+Q175 | Q146+Q161+Q206+Q221/<br>Q116+Q176 | Q147+Q162+Q207+Q222/<br>Q117+Q177 | Q148+Q163+Q208+Q223/<br>Q118+Q178 |

## TABLE A-30(CONT.)

## AVERAGE TOTAL TRANSACTION PER ATM/CASH DISPENSER

| | FREESTANDING<br>1987 | UNIVERSITY/COLLEGE<br>1987 | SHOPPING CENTER<br>1987 |
|---|---|---|---|
| Boston | 0 | 0 | 8,887 |
| New York | 0 | 7,733 | 6,792 |
| Philadelphia | 0 | 0 | 0 |
| Pittsburgh | 2,381 | 6,670 | 5,980 |
| Washington, D.C. | 4,798 | 0 | 10,906 |
| Atlanta | 8,198 | 6,109 | 7,943 |
| Chicago | 0 | 0 | 9,794 |
| Cleveland | 8,064 | 8,463 | 8,845 |
| Detroit | 2,753 | 6,307 | 4,829 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 4,862 | 9,963 | 5,096 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 0 | 0 | 0 |
| San Francisco | 10,717 | 4,170 | 2,170 |
| Denver | 0 | 1,865 | 0 |
| | 7,215 | 6,894 | 7,105 |
| | 4,995 | 7,608 | 6,552 |
| * NO RESPONSE | Q149+Q164+Q209+Q224/<br>Q119+Q179 | Q150+Q165+Q210+Q225/<br>Q120+Q180 | Q151+Q166+Q211+Q226/<br>Q121+Q181 |

TABLE A-30(CONT.)

AVERAGE TOTAL TRANSACTIONS PER ATM/CASH DISPENSER

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 |
|---|---|---|---|---|
| Boston | 0 | 0 | 5,927 | 0 |
| New York | 5,113 | 0 | 1,180 | 0 |
| Philadelphia | 8,499 | 0 | 3,628 | 0 |
| Pittsburgh | 6,380 | 8,007 | 5,344 | 0 |
| Washington, D.C. | 10,222 | 0 | 3,663 | 0 |
| Atlanta | 3,146 | 0 | 1,744 | 0 |
| Chicago | 0 | 11,105 | 4,392 | 0 |
| Cleveland | 5,178 | 7,094 | 5,607 | 0 |
| Detroit | 2,982 | 1,764 | 1,990 | 0 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 953 | 0 | 3,460 | 0 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0 | 0 | 0 | 0 |
| San Francisco | 0 | 0 | 0 | 0 |
| Denver | 0 | 0 | 0 | 0 |
| Average | 3,879 | 5,359 | 3,460 | 0 |
| Median | 3,648 | 8,007 | 2,393 | 0 |

| | | | | |
|---|---|---|---|---|
| * NO RESPONDENTS | Q152+Q167+Q212+Q227/ Q122+Q182 | Q153+Q168+Q213+Q228/ Q123+Q182 | Q154+Q169+Q214+Q229/ Q124+Q184 | Q155+Q170+Q215+Q230/ Q125+Q185 |

TABLE A-30(CONT.)

AVERAGE TOTAL TRANSACTIONS PER ATM/CASH DISPENSER

| Area | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 | TOTAL ALL LOCATIONS 1987 |
|---|---|---|---|---|
| Boston | 1,614 | 8,340 | 0 | 5,055 |
| New York | 0 | 4,650 | 0 | 5,696 |
| Philadelphia | 0 | 1,593 | 0 | 1,519 |
| Pittsburgh | 0 | 5,404 | 2,475 | 6,586 |
| Washington, D.C. | 0 | 4,704 | 4,057 | 6,473 |
| Atlanta | 9,989 | 2,867 | 593 | 4,768 |
| Chicago | 0 | 11,916 | 9,679 | 6,548 |
| Cleveland | 11,271 | 5,874 | 1,465 | 8,079 |
| Detroit | 5,250 | 2,036 | 1,818 | 4,712 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 2,696 | 2,886 | 3,053 | 5,928 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0 | 0 | 0 | 399 |
| San Francisco | 2,574 | 0 | 0 | 6,690 |
| Denver | 0 | 0 | 0 | 2,805 |
| Average | 5,156 | 4,980 | 3,516 | 5,783 |
| Median | 3,355 | 3,592 | 1,818 | 4,956 |
|  | Q156+Q171+Q216+Q231/ Q126+Q186 | Q157+Q172+Q217+Q232/ Q217+Q187 | Q158+Q173+Q218+Q233/ Q218+Q188 | Q159+Q174+Q219+Q234/ Q219+Q189 |

TABLE A-31

PERCENTAGE OF ATM UNITS TO BE INSTALLED

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/ COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 0.0% | 32.1% | 47.2% | 20.8% | 0.0% | 0.0% | 0.0% |
| New York | 12.0 | 34.6 | 15.4 | 30.8 | 0.0 | 0.0 | 0.0 |
| Philadelphia | 0.0 | 16.0 | 44.0 | 40.0 | 0.0 | 0.0 | 0.0 |
| Pittsburgh | 7.0 | * | 70.2 | 15.8 | 0.0 | 0.0 | 0.0 |
| Washington, D.C. | 0.0 | 33.3 | 50.0 | 16.7 | 0.0 | 0.0 | 0.0 |
| Atlanta | 2.3 | 0.6 | 57.3 | 7.0 | 22.2 | 3.5 | 2.9 |
| Chicago | 25.0 | 8.3 | 8.3 | 33.3 | 0.0 | 0.0 | 0.0 |
| Cleveland | 0.0 | 23.8 | 27.0 | 25.4 | 11.1 | 0.0 | 7.9 |
| Detroit | 1.0 | 52.3 | 5.2 | 2.4 | 5.2 | 2.4 | 1.4 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 1.4 | 1.4 | 25.0 | 37.5 | 4.2 | 0.0 | 1.4 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| San Francisco | 13.8 | 0.0 | 82.8 | 3.5 | 0.0 | 0.0 | 0.0 |
| Denver | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Average | 2.8% | 24.2% | 34.1% | 12.8% | 7.6% | 1.6% | 1.8% |
| Median | 25.0% | 50.0% | 77.1% | 33.3% | 26.3% | 5.3% | 5.6% |
| * NO RESPONSE | (Q130/Q144)*100 | (Q131/Q144)*100 | (Q132/Q144)*100 | (Q133/Q144)*100 | (Q134/Q144)*100 | (Q135/Q144)*100 | (Q136/Q144)*100 |

## TABLE A-31(CONT.)

## PERCENTAGE OF ATM UNITS TO BE INSTALLED

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 |
|---|---|---|---|---|
| Boston | 0.0% | 0.0% | 0.0% | 0.0% |
| New York | 0.0 | 0.0 | 3.9 | 0.0 |
| Philadelphia | 0.0 | 0.0 | 0.0 | 0.0 |
| Pittsburgh | 0.0 | 0.0 | 3.5 | 0.0 |
| Washington, D.C. | 0.0 | 0.0 | 0.0 | 0.0 |
| Atlanta | 3.5 | 0.0 | 0.6 | 0.0 |
| Chicago | 0.0% | 0.0 | 25.0 | 0.0 |
| Cleveland | 4.8 | 0.0 | 0.0 | 0.0 |
| Detroit | 20.1 | 1.7 | 4.2 | 0.0 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 1.4 | 0.0 | 27.8 | 0.0 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 0.0 | 0.0 | 0.0 | 0.0 |
| San Francisco | 0.0 | 0.0 | 0.0 | 0.0 |
| Denver | 0.0 | 0.0 | 0.0 | 0.0 |
| Average | 8.2% | 0.6% | 4.7% | 0.0% |
| Median | 22.0% | 1.9% | 25.0% | 0.0% |
| * NO RESPONSE | (Q137/Q144)*100 | (Q138/Q144)*100 | (Q139/Q144)*100 | (Q140/Q144)*100 |

## TABLE A-31(CONT.)

## PERCENTAGE OF ATM UNITS TO BE INSTALLED

| Area | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 |
|---|---|---|---|
| Boston | 0.0% | 0.0% | 0.0% |
| New York | 0.0 | 3.9 | 0.0 |
| Philadelphia | 0.0 | 0.0 | 0.0 |
| Pittsburgh | 1.8 | 0.0 | 1.8 |
| Washington, D.C. | 0.0 | 0.0 | 0.0 |
| Atlanta | 0.0 | 0.0 | 0.0 |
| Chicago | 0.0 | 0.0 | 0.0 |
| Cleveland | 0.0 | 0.0 | 0.0 |
| Detroit | 0.0 | 0.7 | 3.5 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 0.0 | 0.0 | 0.0 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 0.0 | 0.0 | 0.0 |
| San Francisco | 0.0 | 0.0 | 0.0 |
| Denver | 0.0 | 0.0 | 0.0 |
| Average | 0.1% | 0.4% | 1.3% |
| Median | 9.1% | 7.7% | 9.1% |
| * NO RESPONSE | (Q141/Q144)*100 | (Q142/Q144)*100 | (Q143/Q144)*100 |

### TABLE A-32

### PERCENTAGE OF CASH DISPENSERS TO BE INSTALLED

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/ COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | * | * | * | * | * | * | * |
| New York | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Philadelphia | * | * | * | * | * | * | * |
| Pittsburgh | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Washington, D.C. | * | * | * | * | * | * | * |
| Atlanta | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.2 | 0.0 |
| Chicago | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Cleveland | 0.0 | 0.0 | 3.1 | 0.0 | 0.0 | 3.1 | 12.5 |
| Detroit | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 66.7 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | * | * | * | * | * | * | * |
| San Francisco | * | * | * | * | * | * | * |
| Denver | * | * | * | * | * | * | * |
| Average | 4.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.2% | 5.9% |
| Median | 50.0% | 0.0% | 25.0% | 0.0% | 0.0% | 10.0% | 75.0% |
| * NO RESPONSE | (Q190/Q204)*100 | (Q191/Q204)*100 | (Q192/Q204)*100 | (Q193/Q204)*100 | (Q194/Q204)*100 | (Q195/Q204)*100 | (Q196/Q204)*100 |

## TABLE A-32(CONT.)

## PERCENTAGE OF CASH DISPENSERS TO BE INSTALLED

| Area | GROCERY<br>1987 | RETAIL STORE<br>1987 | OFFICE/CORPORATE COMPLEX<br>1987 | HOTEL<br>1987 | AIRPORT<br>1987 | HOSPITAL<br>1987 | OTHER<br>1987 |
|---|---|---|---|---|---|---|---|
| Boston | * | * | * | * | * | * | * |
| New York | 0.0% | 0.0% | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Philadelphia | * | * | * | * | * | * | * |
| Pittsburgh | 11.8 | 23.5 | 5.9 | 0.0 | 0.0 | 17.7 | 41.2 |
| Washington, D.C. | * | * | * | * | * | * | * |
| Atlanta | 96.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Chicago | 0.0 | 0.0 | 50.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Cleveland | 56.3 | 3.1 | 12.5 | 0.0 | 0.0 | 0.0 | 9.4 |
| Detroit | 0.0 | 33.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 100.0 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | * | * | * | * | * | * | * |
| San Francisco | * | * | * | * | * | * | * |
| Denver | * | * | * | * | * | * | * |
| Average | 50.0% | 6.0% | 13.9% | 0.0% | 0.0% | 3.0% | 14.9% |
| Median | 66.7% | 50.0% | 50.0% | 0.0% | 0.0% | 50.0% | 100.0% |
| * NO RESPONSE | (Q197/Q204)*100 | (Q198/Q204)*100 | (Q199/Q204)*100 | (Q200/Q204)*100 | (Q201/Q204)*100 | (Q202/Q204)*100 | (Q203/Q204)*100 |

C

TABLE A-33

PERCENTAGE OF TOTAL ATM/CASH DISPENSERS TO BE INSTALLED

| Area | LOBBY 1987 | VESTIBULE 1987 | THROUGH-THE-WALL 1987 | DRIVE-UP 1987 | FREESTANDING 1987 | UNIVERSITY/ COLLEGE 1987 | SHOPPING CENTER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 0.0% | 32.1% | 47.2% | 20.8% | 0.0% | 0.0% | 0.0% |
| New York | 9.7 | 29.0 | 12.9 | 25.8 | 0.0 | 0.0 | 0.0 |
| Philadelphia | 0.0 | 16.0 | 44.0 | 40.0 | 0.0 | 0.0 | 0.0 |
| Pittsburgh | 5.4 | 0.0 | 54.1 | 12.2 | 0.0 | 0.0 | 0.0 |
| Washington, D.C. | 0.0 | 33.3 | 50.0 | 16.7 | 0.0 | 0.0 | 0.0 |
| Atlanta | 2.0 | 0.5 | 48.5 | 5.9 | 18.8 | 3.5 | 2.5 |
| Chicago | 35.0 | 5.0 | 5.0 | 20.0 | 0.0 | 0.0 | 0.0 |
| Cleveland | 0.0 | 15.8 | 19.0 | 16.8 | 7.4 | 1.1 | 9.5 |
| Detroit | 1.0 | 51.7 | 5.1 | 2.4 | 5.1 | 2.4 | 2.1 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 1.3 | 1.3 | 23.4 | 35.1 | 3.9 | 0.0 | 1.3 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| San Francisco | 13.8 | 0.0 | 82.8 | 3.5 | 0.0 | 0.0 | 0.0 |
| Denver | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Average | 3.0% | 21.6% | 30.5% | 11.4% | 6.8 | 1.6% | 2.3% |
| Median | 17.7% | 50.0% | 64.7% | 25.0% | 20.8 | 5.3% | 8.3% |
| * NO RESPONSE | (Q130+Q190/ Q144+Q204)*100 | (Q131+Q191/ Q144+Q204)*100 | (132+Q192/ Q144+Q204)*100 | (Q133+Q193/ Q144+Q204)*100 | (Q134+Q194/ Q144+Q204)*100 | (Q135+Q195/ Q144+Q204)*100 | (Q136+Q196/ |

TABLE A-33(CONT.)

PERCENTAGE OF TOTAL ATM/CASH DISPENSERS TO BE INSTALLED

| Area | GROCERY 1987 | RETAIL STORE 1987 | OFFICE/CORPORATE COMPLEX 1987 | HOTEL 1987 | AIRPORT 1987 | HOSPITAL 1987 | OTHER 1987 |
|---|---|---|---|---|---|---|---|
| Boston | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| New York | 0.0 | 0.0 | 19.4 | 0.0 | 0.0 | 3.2 | 0.0 |
| Philadelphia | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Pittsburgh | 2.7 | 5.4 | 4.1 | 0.0 | 1.4 | 4.1 | 10.8 |
| Washington, D.C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Atlanta | 17.8 | 0.0 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 |
| Chicago | 0.0 | 0.0 | 35.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Cleveland | 22.1 | 1.1 | 4.2 | 0.0 | 0.0 | 0.0 | 3.2 |
| Detroit | 19.9 | 2.1 | 4.1 | 0.0 | 0.0 | 0.7 | 3.4 |
| Minneapolis/St. Paul | * | * | * | * | * | * | * |
| St. Louis | 1.3 | 0.0 | 26.0 | 0.0 | 0.0 | 0.0 | 6.5 |
| Dallas | * | * | * | * | * | * | * |
| Houston | * | * | * | * | * | * | * |
| Los Angeles | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| San Francisco | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Denver | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Average | 12.7% | 1.2% | 5.7% | 0.0% | 0.1% | 0.6% | 2.8% |
| Median | 27.8% | 5.9% | 20.0% | 0.0% | 6.3% | 6.3% | 17.7% |
| * NO RESPONSE | (Q137+Q197/ Q144+Q204)*100 | (Q138+Q198/ Q144+Q204)*100 | (Q139+Q199/ Q144+Q204)*100 | (Q140+Q200/ Q144+Q204)*100 | (Q141+Q201/ Q144+Q204)*100 | (Q142+Q202/ Q144+Q204)*100 | (Q143+Q203/ Q144+Q204)*100 |

## TABLE A-34

## PERCENTAGE OF ATM INSTALLATION PLANS

| Area | REPLACEMENTS 1987 | REDEPLOYMENTS 1987 | NEW INSTALLATIONS 1987 |
|---|---|---|---|
| Boston | 68.4% | 15.8% | 15.8% |
| New York | 19.2 | 19.2 | 61.5 |
| Philadelphia | 48.5 | 12.2 | 39.4 |
| Pittsburgh | 14.3 | 0.0 | 85.7 |
| Washington, D.C. | 0.0 | 72.7 | 27.3 |
| Atlanta | 54.5 | 16.3 | 29.3 |
| Chicago | 34.6 | 3.9 | 61.5 |
| Cleveland | 44.1 | 7.4 | 48.5 |
| Detroit | 64.1 | 16.7 | 19.2 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 17.3 | 6.7 | 76.0 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 0.0 | 0.0 | 100.0 |
| San Francisco | 38.2 | 8.8 | 52.9 |
| Denver | 0.0 | 100.0 | 0.0 |
| Average | 41.9% | 12.6% | 45.5% |
| Median | 60.0% | 33.3% | 100.0% |
| * NO RESPONSE | (Q235/Q244)*100 | (Q238/Q244)*100 | (Q241/Q244)*100 |

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TABLE A-35

PERCENTAGE OF CASH DISPENSER INSTALLATION PLANS

| Area | REPLACEMENTS 1987 | REDEPLOYMENTS 1987 | NEW INSTALLATIONS 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 0.0% | 0.0% | 100.0 |
| Philadelphia | * | * | * |
| Pittsburgh | 0.0 | 7.1 | 92.9 |
| Washington, D.C. | * | * | * |
| Atlanta | * | 0.0 | 100.0 |
| Chicago | 37.5 | 0.0 | 62.5 |
| Cleveland | 0.0 | 0.0 | 100.0 |
| Detroit | 0.0 | 0.0 | 100.0 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 0.0 | 0.0 | 100.0 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | * |
| San Francisco | * | * | * |
| Denver | * | * | * |
| Average | 2.7% | 0.9% | 96.4% |
| Median | 37.5% | 100.0% | 100.0% |

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| * NO RESPONSE | (Q236/Q245)*100 | (Q239/Q245)*100 | (Q242/Q245)*100 |
|---|---|---|---|

## TABLE A-36

## PERCENTAGE OF TOTAL ATM/CASH DISPENSER INSTALLATION PLANS

| Area | REPLACEMENTS<br>1987 | REDEPLOYMENTS<br>1987 | NEW INSTALLATIONS<br>1987 |
|---|---|---|---|
| Boston | 68.4% | 15.8% | 15.8% |
| New York | 16.1 | 16.1 | 67.7 |
| Philadelphia | 48.5 | 12.1 | 39.4 |
| Pittsburgh | 9.5 | 2.4 | 88.1 |
| Washington, D.C. | 0.0 | 72.7 | 27.3 |
| Atlanta | 48.9 | 14.6 | 36.5 |
| Chicago | 35.3 | 2.9 | 61.8 |
| Cleveland | 30.3 | 5.1 | 64.7 |
| Detroit | 46.7 | 12.2 | 41.1 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 15.5 | 6.0 | 78.6 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 0.0 | 0.0 | 100.0 |
| San Francisco | 38.2 | 8.8 | 52.9 |
| Denver | 0.0 | 100.0 | 0.0 |
| Average | 35.7% | 10.8% | 53.5% |
| Median | 55.6% | 37.5% | 88.2% |
| * NO RESPONSE | (Q237/Q246)*100 | (Q240/Q246)*100 | (Q243/Q246)*100 |

## TABLE A-37

## PERCENTAGE OF TOTAL INSTALLATION PLANS

| Area | ATMs<br>1987 | CASH DISPENSERS<br>1987 |
|---|---|---|
| Boston | 100.0% | 0.0% |
| New York | 83.9 | 16.1 |
| Philadelphia | 100.0 | 0.0 |
| Pittsburgh | 66.7 | 33.3 |
| Washington, D.C. | 100.0 | 0.0 |
| Atlanta | 89.8 | 10.2 |
| Chicago | 76.5 | 23.5 |
| Cleveland | 68.7 | 31.3 |
| Detroit | 72.9 | 27.1 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 89.3 | 10.7 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 100.0 | 0.0 |
| San Francisco | 100.0 | 0.0 |
| Denver | 100.0 | 0.0 |
| Average | 84.2% | 15.8% |
| Median | 100.0% | 45.5% |
| * NO RESPONSE | (Q244/Q246)*100 | (Q245/Q246)*100 |

## TABLE A-38

### AVERAGE NUMBER OF OUTSTANDING ATM DEBIT CARDS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL OUTSTANDING |
|---|---|---|---|---|
| Boston | 99,778 | 0 | 0 | 99,778 |
| New York | 140,100 | 80,361 | 0 | 180,281 |
| Philadelphia | 7,750 | 0 | 0 | 7,750 |
| Pittsburgh | 80,200 | 25,736 | 0 | 85,347 |
| Washington | 17,260 | 0 | 0 | 17,260 |
| Atlanta | 178,632 | 32,312 | 0 | 188,326 |
| Chicago | 49,351 | 0 | 0 | 49,351 |
| Cleveland | 229,751 | 4,989 | 10,638 | 232,877 |
| Detroit | 189,836 | 0 | 0 | 189,836 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 43,972 | 64,382 | 9,291 | 55,307 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 73,142 | 11,690 | 27,247 | 92,611 |
| San Francisco | 150,248 | 0 | 0 | 150,248 |
| Denver | 3,108 | 6,281 | 0 | 7,835 |
| Average | 109,676 | 32,822 | 14,117 | 114,894 |
| Median | 53,546 | 11,690 | 12,493 | 63,014 |

* NO RESPONSE

TABLE A-39

AVERAGE NUMBER OF ACTIVE ATM DEBIT CARDS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL ACTIVE |
|---|---|---|---|---|
| Boston | 122,270 | 0 | 0 | 122,270 |
| New York | 47,320 | 0 | 0 | 47,320 |
| Philadelphia | * | * | * | * |
| Pittsburgh | 61,663 | 15,441 | 0 | 65,524 |
| Washington | 14,551 | 0 | 0 | 14,551 |
| Atlanta | 63,405 | 2,500 | 0 | 63,762 |
| Chicago | 40,881 | 0 | 0 | 40,881 |
| Cleveland | 130,176 | 1,247 | 2,659 | 130,957 |
| Detroit | 87,469 | 0 | 0 | 87,469 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 15,161 | 27,117 | 0 | 20,091 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 58,636 | 11,690 | 27,247 | 78,104 |
| San Francisco | 149,104 | 0 | 0 | 149,104 |
| Denver | * | * | * | * |
| Average | 60,694 | 14,185 | 14,953 | 63,308 |
| Median | 33,017 | 15,441 | 27,247 | 41,158 |

* NO RESPONSE

## TABLE A-40

### AVERAGE NUMBER OF OUTSTANDING ATM DEBIT CARD ACCOUNTS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL OUTSTANDING ACCOUNTS |
|---|---|---|---|---|
| Boston | * | * | * | * |
| New York | 120,528 | 59,282 | 0 | 150,169 |
| Philadelphia | 7,750 | 0 | 0 | 7,750 |
| Pittsburgh | 166,876 | 17,521 | 0 | 175,636 |
| Washington | 15,161 | 0 | 0 | 15,161 |
| Atlanta | 150,727 | 23,049 | 0 | 160,605 |
| Chicago | 45,421 | 0 | 0 | 45,421 |
| Cleveland | 179,341 | 0 | 0 | 179,341 |
| Detroit | 161,590 | 0 | 0 | 161,590 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 27,249 | 54,445 | 4,194 | 46,096 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 521 | 0 | 0 | 521 |
| San Francisco | 71,845 | 0 | 0 | 71,845 |
| Denver | 2,623 | 4,388 | 0 | 5,700 |
| Average | 90,314 | 29,290 | 4,194 | 94,985 |
| Median | 52,338 | 17,521 | 4,194 | 56,532 |

* NO RESPONSE

## TABLE A-41

## AVERAGE NUMBER OF ACTIVE ATM DEBIT CARD ACCOUNTS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL OUTSTANDING |
|---|---|---|---|---|
| Boston | 5,527 | 0 | 0 | 5,527 |
| New York | 35,549 | 0 | 0 | 35,549 |
| Philadelphia | * | * | * | * |
| Pittsburgh | 125,972 | 10,512 | 0 | 131,228 |
| Washington | 11,492 | 0 | 0 | 11,492 |
| Atlanta | 86,069 | 2,087 | 0 | 86,903 |
| Chicago | 24,464 | 0 | 0 | 24,464 |
| Cleveland | 70,174 | 0 | 0 | 70,174 |
| Detroit | 71,667 | 0 | 0 | 71,667 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 15,487 | 27,243 | 850 | 29,321 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 264 | 0 | 0 | 264 |
| San Francisco | 35,482 | 0 | 0 | 35,482 |
| Denver | * | * | * | * |
| Average | 47,123 | 13,834 | 850 | 49,457 |
| Median | 24,041 | 10,512 | 850 | 35,549 |

* NO RESPONSE

## TABLE A-42

## ACTIVE ATM DEBIT CARDS AS A PERCENTAGE OF OUTSTANDING DEBIT CARDS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL OUTSTANDING |
|---|---|---|---|---|
| Boston | 63.0% | 0.0% | 0.0% | 63.0% |
| New York | 61.0 | 0.0 | 0.0 | 61.0 |
| Philadelphia | * | * | * | * |
| Pittsburgh | 70.0 | 60.0 | 0.0 | 69.0 |
| Washington | 84.3 | 0.0 | 0.0 | 84.0 |
| Atlanta | 50.2 | 45.0 | 0.0 | 50.0 |
| Chicago | 53.0 | 0.0 | 0.0 | 53.0 |
| Cleveland | 57.0 | 25.0 | 25.0 | 56.0 |
| Detroit | 46.0 | 0.0 | 0.0 | 46.0 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 46.1 | 42.1 | 0.0 | 45.0 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 80.1 | 100.0 | 100.0 | 84.0 |
| San Francisco | 64.3 | 0.0 | 0.0 | 64.0 |
| Denver | * | * | * | * |
| Average | 56.0% | 48.1% | 79.0% | 56.0% |
| Median | 61.0% | 60.0% | 100.0% | 61.0% |

| * NO RESPONSE | (Q248/Q247)*100 | (Q252/Q251)*100 | (Q256/Q255)*100 | (Q248+Q252+Q256)/ (Q247+Q251+Q255)*1 |
|---|---|---|---|---|

## TABLE A-43

## ACTIVE ATM DEBIT CARD ACCOUNTS AS A PERCENTAGE OF OUTSTANDING DEBIT CARD ACCOUNTS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL |
|---|---|---|---|---|
| Boston | * | * | * | * |
| New York | 51.0% | 0.0% | 0.0 | 51.0% |
| Philadelphia | * | * | * | * |
| Pittsburgh | 75.5 | 60.0 | 0.0 | 75.0 |
| Washington | 76.0 | 0.0 | 0.0 | 76.0 |
| Atlanta | 68.0 | 32.0 | 0.0 | 67.0 |
| Chicago | 54.0 | 0.0 | 0.0 | 54.0 |
| Cleveland | 39.1 | 0.0 | 0.0 | 39.1 |
| Detroit | 50.1 | 0.0 | 0.0 | 50.1 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 43.0 | 50.0 | 20.3 | 45.5 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 51.0 | 0.0 | 0.0 | 51.0 |
| San Francisco | 49.4 | 0.0 | 0.0 | 49.4 |
| Denver | * | * | * | * |
| Average | 56.0% | 50.0% | 20.3% | 55.4% |
| Median | 51.0% | 45.0% | 20.3% | 51.0% |
| * NO RESPONSE | (Q250/Q249)*100 | (Q254/Q253)*100 | (Q258/Q257)*100 | (Q250+Q254+Q258)/<br>(Q249+253+257)*100 |

## TABLE A-44

## OUTSTANDING ATM DEBIT CARD ACCOUNTS AS A PERCENTAGE OF TOTAL ACCOUNTS ELIGIBLE FOR DEBIT CARDS

| Area | PROPRIETARY/ SHARED | VISA DEBIT | MASTERCARD DEBIT | TOTAL OUTSTANDING |
|---|---|---|---|---|
| Boston | * | * | * | * |
| New York | 33.0% | 0.0% | 0.0% | 33.0% |
| Philadelphia | 31.0 | 0.0 | 0.0 | 31.0 |
| Pittsburgh | 51.0 | 5.0 | 0.0 | 54.0 |
| Washington | 50.0 | 0.0 | 0.0 | 50.0 |
| Atlanta | 45.3 | 4.1 | 0.0 | 49.0 |
| Chicago | 34.0 | 0.0 | 0.0 | 34.0 |
| Cleveland | 65.0 | 0.0 | 0.0 | 65.0 |
| Detroit | 51.0 | 0.0 | 0.0 | 51.0 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 41.3 | 57.0 | 3.1 | 72.4 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 18.5 | 0.0 | 0.0 | 18.5 |
| San Francisco | 85.3 | 0.0 | 0.0 | 85.3 |
| Denver | 22.1 | 34.0 | 0.0 | 44.0 |
| Average | 49.0% | 9.0% | 3.1% | 53.0% |
| Median | 43.2% | 26.5% | 3.1% | 49.0% |
| * NO RESPONSE | (Q249/Q259)*100 | (Q253/Q259)*100 | (Q257/Q259)*100 | (Q249+Q253+Q257)/ Q259*100 |

## TABLE A-45

## ACTIVE ATM DEBIT CARD ACCOUNTS AS A PERCENTAGE OF ACCOUNTS ELIGIBLE FOR DEBIT CARDS

| Area | PROPRIETARY/ SHARED 1987 | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|---|
| Boston | * | * | * | * |
| New York | 16.6% | 0.0% | 0.0% | 16.6% |
| Philadelphia | * | * | 0.0 | * |
| Pittsburgh | 38.5 | 2.9 | 0.0 | 40.1 |
| Washington, D.C. | 37.9 | * | 0.0 | 37.9 |
| Atlanta | 28.4 | 0.4 | 0.0 | 28.8 |
| Chicago | 18.8 | * | 0.0 | 18.8 |
| Cleveland | 35.1 | * | 0.0 | 35.1 |
| Detroit | 25.5 | * | 0.0 | 25.5 |
| Minneapolis/St. Paul | * | * | * | * |
| St. Louis | 18.2 | 16.4 | 0.6 | 35.2 |
| Dallas | * | * | * | * |
| Houston | * | * | * | * |
| Los Angeles | 9.4 | * | 0.0 | 9.4 |
| San Francisco | 42.1 | * | 0.0 | 42.1 |
| Denver | * | * | * | * |
| Average | 29.1% | 4.2% | 0.6% | 30.8% |
| Median | 26.5% | 3.0% | 0.6% | 28.9% |
| * NO RESPONSE . | Q250/Q259/*100 | Q254/Q259/*100 | Q258/Q259/*100 | Q250+Q254+Q258/ Q259*100 |

## TABLE A-46

## AVERAGE OUTSTANDING ATM CREDITS CARDS

| Area | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 590,461 | 0 | 590,461 |
| Philadelphia | * | * | * |
| Pittsburgh | 101,913 | 87,994 | 189,907 |
| Washington, D.C. | 19,962 | 0 | 19,962 |
| Atlanta | 463,064 | 113,702 | 576,766 |
| Chicago | 1,036 | 4,976 | 6,012 |
| Cleveland | 101,684 | 47,497 | 149,181 |
| Detroit | 365,132 | 144,467 | 509,599 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 158,164 | 121,675 | 279,839 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 11,690 | 27,247 | 38,937 |
| San Francisco | 40,272 | 5,063 | 45,335 |
| Denver | * | * | * |
| Average | 174,815 | 82,984 | 227,530 |
| Median | 46,261 | 70,411 | 99,671 |
| * NO RESPONSE | Q260/26 | Q264/22 | Q260+Q264/<br>28(Q260+Q264) |

## TABLE A-47

## AVERAGE NUMBER OF ACTIVE ATM CREDIT CARDS

| Area | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | * | * | * |
| Philadelphia | * | * | * |
| Pittsburgh | 29,321 | 68,743 | 98,064 |
| Washington, D.C. | 16,014 | 0 | 16,014 |
| Atlanta | 526,923 | 104,736 | 631,659 |
| Chicago | 720 | 3,045 | 3,765 |
| Cleveland | 27,832 | 29,547 | 57,379 |
| Detroit | 106,053 | 57,787 | 163,840 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 74,793 | 53,180 | 127,973 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 11,690 | 27,247 | 38,937 |
| San Francisco | 9,797 | 5,562 | 15,359 |
| Denver | * | * | * |
| Average | 94,251 | 47,888 | 128,922 |
| Median | 16,014 | 9,065 | 38,937 |
| * NO RESPONSE | Q261/17 | Q265/15 | Q261+Q265/<br>18(Q261+Q265) |

## TABLE A-48

### AVERAGE NUMBER OF OUTSTANDING ATM CREDIT CARDS

| Area | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 246,058 | 0 | 246,058 |
| Philadelphia | * | * | * |
| Pittsburgh | 70,715 | 79,236 | 149,951 |
| Washington, D.C. | 13,308 | 0 | 13,308 |
| Atlanta | 322,983 | 80,677 | 403,660 |
| Chicago | * | * | * |
| Cleveland | 127,405 | 61,097 | 188,502 |
| Detroit | 557,271 | 208,504 | 765,775 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 216,382 | 59,634 | 276,016 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | * |
| San Francisco | 26,467 | 2,085 | 28,552 |
| Denver | * | * | * |
| Average | 182,166 | 76,578 | 226,663 |
| Median | 76,683 | 65,978 | 153,000 |
| * NO RESPONSE | Q262/19 | Q266/14 | Q262+Q266/<br>20(Q262+Q266) |

## TABLE A-49

### AVERAGE NUMBER OF ACTIVE ATM CREDIT CARD ACCOUNTS

| Area | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 7,391 | 0 | 7,391 |
| Philadelphia | * | * | * |
| Pittsburgh | 16,711 | 9,110 | 25,821 |
| Washington, D.C. | 10,676 | 0 | 10,676 |
| Atlanta | 343,222 | 70,780 | 414,002 |
| Chicago | * | * | * |
| Cleveland | 65,700 | 7,334 | 73,034 |
| Detroit | 222,908 | 83,401 | 306,309 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 100,707 | 35,592 | 136,299 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | * |
| San Francisco | 1,440 | 1,619 | 3,059 |
| Denver | * | * | * |
| Average | 98,393 | 31,280 | 116,857 |
| Median | 15,671 | 13,794 | 33,192 |

## TABLE A-50

### ACTIVE ATM CREDIT CARDS AS A PERCENTAGE OF OUTSTANDING ATM CREDIT CARDS

| Area | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | * | * | * |
| Philadelphia | * | * | * |
| Pittsburgh | 23.0% | 65.1% | 41.7% |
| Washington, D.C. | 80.2 | 0.0 | 80.2 |
| Atlanta | 82.3 | 86.0 | 83.0 |
| Chicago | 70.0 | 61.2 | 63.0 |
| Cleveland | 27.4 | 62.2 | 38.5 |
| Detroit | 29.1 | 40.0 | 32.2 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 29.0 | 30.2 | 29.5 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 100.0 | 100.0 | 100.0 |
| San Francisco | 18.2 | 78.2 | 22.0 |
| Denver | * | * | * |
| Average | 49.7% | 53.0% | 51.0% |
| Median | 69.5% | 61.0% | 63.0% |

| * NO RESPONSE | (Q261/Q260)*100 | (Q265/Q264)*100 | (Q261+Q265/ Q260+Q264)100 |
|---|---|---|---|

## TABLE A-51

### ACTIVE ATM CREDIT CARD ACCOUNTS AS A PERCENTAGE OF OUTSTANDING ATM CREDIT CARD ACCOUNTS

| Area | VISA DEBIT 1987 | MASTERCARD DEBIT 1987 | TOTAL ACTIVE 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 8.0% | 0.0% | 8.0% |
| Philadelphia | * | * | * |
| Pittsburgh | 24.0 | 12.0 | 17.2 |
| Washington, D.C. | 80.2 | 0.0 | 80.2 |
| Atlanta | 81.2 | 85.4 | 82.0 |
| Chicago | * | * | * |
| Cleveland | 52.0 | 12.0 | 42.0 |
| Detroit | 40.0 | 40.0 | 40.0 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 47.0 | 60.0 | 50.4 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | * |
| San Francisco | 77.3 | 77.5 | 77.5 |
| Denver | * | * | * |
| Average | 54.2% | 51.0% | 51.0% |
| Median | 46.2% | 45.0% | 45.0% |
| * NO RESPONSE | (Q263/Q262)*100 | (Q267/Q266)*100 | (Q263+Q267/<br>Q262+Q266)*100 |

## TABLE A-52

## HOW CUSTOMERS RECEIVE DEBIT CARDS

| Area | INSTANTLY AT ACCOUNT OPENING | CUSTOMER REQUEST | THROUGH MAIL OR OTHER MEANS |
|---|---|---|---|
| Boston | * | * | 100.0% |
| New York | * | * | 100.0 |
| Philadelphia | * | * | 100.0 |
| Pittsburgh | 10.0% | 0.0% | 90.0 |
| Washington, D.C. | * | * | 100.0 |
| Atlanta | 13.3 | 0.0 | 86.7 |
| Chicago | 20.0 | 20.0 | 60.0 |
| Cleveland | 25.0 | * | 75.0 |
| Detroit | 20.0 | 20.0 | 60.0 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 23.5 | 5.9 | 70.6 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | 100.0 |
| San Francisco | * | * | 100.0 |
| Denver | 33.3 | 0.0 | 66.7 |
| Total | 17.1% | 5.3% | 92.1% |

| | | | |
|---|---|---|---|
| * NO RESPONSE | Q268/(Q268+ Q269+Q270)*100 | Q269/(Q268+ Q269+Q270)*100 | Q270/(Q268+ Q269+Q270)*100 |

## TABLE A-53

## HOW CUSTOMERS RECEIVE PINS

| Area | INSTANTLY AT ACCOUNT OPENING | CUSTOMER REQUEST | THROUGH MAIL OR OTHER MEANS |
|---|---|---|---|
| Boston | 50.0% | 50.0% | * |
| New York | 0.0 | 33.3 | 66.7 |
| Philadelphia | 50.0 | 50.0 | * |
| Pittsburgh | 42.9 | 0.0 | 57.1 |
| Washington, D.C. | 0.0 | 16.7 | 83.3 |
| Atlanta | 21.4 | 8.3 | 71.4 |
| Chicago | 20.0 | 20.0 | 60.0 |
| Cleveland | 33.3 | 22.2 | 44.4 |
| Detroit | 33.3 | 16.7 | 50.0 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 25.0 | * | 75.0 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 0.0 | * | 100.0 |
| San Francisco | 0.0 | 12.5 | 87.5 |
| Denver | 33.3 | * | 66.7 |
| Total | 20.4% | 11.2% | 58.2% |
| * NO RESPONSE | Q271/(Q271+ Q272+Q273)*100 | Q272/(Q271+ Q272+Q273)*100 | Q273/(Q271+ Q272+Q273)*100 |

## TABLE A-54

## HOW PINS WERE ORIGINALLY ISSUED

| Area | COMPUTER GENERATED ONLY | CUSTOMER SELECTED ONLY | CUSTOMER OPTION |
|---|---|---|---|
| Boston | 0.0% | 100.0% | 0.0% |
| New York | 66.7 | 33.3 | 0.0 |
| Philadelphia | 0.0 | 100.0 | 0.0 |
| Pittsburgh | 33.3 | 33.3 | 33.3 |
| Washington,D.C. | 33.3 | 50.0 | 16.7 |
| Atlanta | 61.5 | 23.1 | 15.4 |
| Chicago | 62.5 | 12.5 | 15.0 |
| Cleveland | 71.4 | 0.0 | 28.6 |
| Detroit | 80.0 | 20.0 | * |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 85.7 | 7.1 | 7.1 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 100.0 | 0.0 | 0.0 |
| San Francisco | 75.0 | 12.5 | 12.5 |
| Denver | 50.0 | 50.0 | 0.0 |
| Total | 62.0% | 24.1% | 13.9% |
| * NO RESPONSE | Q274/(Q274+Q275+Q276)*100 | Q275/(Q274+Q275+Q276)*100 | Q276/(Q274+Q275+Q276)*100 |

## TABLE A-55

## HOW ARE PINS CURRENTLY ISSUED

| Area | COMPUTER GENERATED ONLY 1987 | CUSTOMER SELECTED ONLY 1987 | CUSTOMER OPTION 1987 |
|---|---|---|---|
| Boston | 0.0% | 100.0% | 0.0% |
| New York | 66.7 | 33.3 | 0.0 |
| Philadelphia | 0.0% | 100.0 | 0.0 |
| Pittsburgh | 0.0% | 50.0 | 50.0 |
| Washington, D.C. | 33.3 | 50.0 | 16.7 |
| Atlanta | 23.1 | 30.8 | 46.2 |
| Chicago | 62.5 | 25.0 | 12.5 |
| Cleveland | 14.3 | 14.3 | 71.4 |
| Detroit | 20.0 | 40.0 | 40.0 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 85.7 | 7.1 | 7.1 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 100.0 | 0.0 | 0.0 |
| San Francisco | 62.5 | 25.0 | 12.5 |
| Denver | 0.0 | 50.0 | 50.0 |
| Average | 37.9% | 31.6% | 26.6% |

| * NO RESPONSE | Q277/(Q277+Q278+Q279)*100 | Q278/(Q277+Q278+Q279)*100 | Q279/(Q277+Q278+Q279)*100 |
|---|---|---|---|

TABLE A-56

ON-LINE ATM/CASH DISPENSER UNITS BY AREA

| Area | 1984 | 1985 | 1986 | 1987 |
|---|---|---|---|---|
| Boston | 100.0% | 100.0% | 100.0% | * |
| New York | 90.0 | 100.0% | 100.0 | 100.0% |
| Philadelphia | 100.0 | 67.0 | 90.0 | 100.0 |
| Pittsburgh | 100.0 | 100.0% | 100.0 | 100.0 |
| Washington, D.C. | 100.0 | 100.0% | 100.0 | 100.0 |
| Atlanta | 100.0 | 100.0% | 100.0 | 100.0 |
| Chicago | 57.1 | 75.0 | 88.9 | 75.0 |
| Cleveland | 100.0 | 71.4 | 100.0 | 100.0 |
| Detroit | 100.0 | 100.0 | 100.0 | 100.0 |
| Minneapolis/St. Paul | 100.0 | 100.0 | 100.0 | * |
| St. Louis | 100.0 | 100.0 | 100.0 | 93.0 |
| Dallas | 100.0 | 100.0 | 100.0 | * |
| Houston | 100.0 | 100.0 | 100.0 | * |
| Los Angeles | 100.0 | 100.0 | 100.0 | 50.0 |
| San Francisco | 87.5 | 100.0 | 91.7 | 100.0 |
| Denver | 100.0 | 100.0 | 80.0 | 100.0 |
| Average | 94.9% | 94.5% | 97.0% | 93.5% |

* NO RESPONSE

## TABLE A-57

### PERCENTAGE OF ATMS THAT AUTOMATICALLY PROVIDE BALANCE INFORMATION

| Area | NO<br>1987 | YES<br>1987 |
|---|---|---|
| Boston | 0.0% | 100.0% |
| New York | 0.0 | 100.0 |
| Philadelphia | 0.0 | 100.0 |
| Pittsburgh | 50.0 | 50.0 |
| Washington, D.C. | 50.0 | 50.0 |
| Atlanta | 36.4 | 63.6 |
| Chicago | 87.5 | 12.5 |
| Cleveland | 71.4 | 28.6 |
| Detroit | 60.0 | 40.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 50.0 | 50.0 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 50.0 | 50.0 |
| San Francisco | 28.6 | 71.4 |
| Denver | 0.0 | 100.0 |
| Average | 45.5% | 54.5% |

| * NO RESPONSE | Q323(1)/(Q323(1)+<br>Q323(2))*100 | Q323(2)/(Q323(1)+<br>Q323(2))*100 |
|---|---|---|

## TABLE A-58

### PERCENTAGE OF ATMS THAT CHARGE FOR PROPRIETARY TRANSACTIONS

| Area | NO<br>1987 | YES<br>1987 |
|---|---|---|
| Boston | 100.0% | * |
| New York | 75.0 | 25.0% |
| Philadelphia | 33.3 | 66.7 |
| Pittsburgh | 66.7 | 33.3 |
| Washington, D.C. | 83.3 | 16.7 |
| Atlanta | 69.2 | 30.8 |
| Chicago | 75.0 | 25.0 |
| Cleveland | 57.1 | 42.9 |
| Detroit | 60.0 | 40.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 85.7 | 14.3 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 100.0 | 0.0 |
| San Francisco | 87.5 | 12.5 |
| Denver | 100.0 | 0.0 |
| Average | 75.3% | 24.7% |

* NO RESPONSE     Q280/(Q280+Q281)*100     Q281/(Q280+Q281)*100

### TABLE A-59

### PERCENTAGE OF ATMS THAT CHARGE FOR REAL NETWORK TRANSACTIONS

| Area | NO<br>1987 | YES<br>1987 |
|---|---|---|
| Boston | 50.0% | 50.0% |
| New York | 25.0 | 75.0 |
| Philadelphia | 33.3 | 66.7 |
| Pittsburgh | 66.7 | 33.3 |
| Washington, D.C. | 25.0 | 75.0 |
| Atlanta | 27.2 | 72.7 |
| Chicago | 62.5 | 37.5 |
| Cleveland | 42.6 | 57.1 |
| Detroit | 0.0 | 100.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 69.2 | 30.8 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 50.0 | 50.0 |
| San Francisco | 20.0 | 80.0 |
| Denver | 33.3 | 66.7 |
| Average | 42.5% | 57.5% |

| * NO RESPONSE | Q282/(Q282+Q283)*100 | Q283/(Q282+Q283)*100 |
|---|---|---|

## TABLE A-60

### PERCENTAGE OF ATMS THAT CHARGE FOR NATIONAL NETWORK TRANSACTIONS

| Area | NO<br>1987 | YES<br>1987 |
|---|---|---|
| Boston | 50.0% | 50.0% |
| New York | 25.0 | 75.0 |
| Philadelphia | * | 100.0 |
| Pittsburgh | 66.7 | 33.3 |
| Washington, D.C. | 100.0 | * |
| Atlanta | 25.0 | 75.0 |
| Chicago | 71.4 | 28.6 |
| Cleveland | 60.0 | 40.0 |
| Detroit | * | 100.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 66.7 | 33.3 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 50.0 | 50.0 |
| San Francisco | 50.0 | 50.0 |
| Denver | 33.3 | 66.7 |
| Average | 46.9% | 53.1% |

* NO RESPONSE Q284/(Q284+Q285)*100 Q285/(Q284+Q285)*100

## TABLE A-61

## ATM SERVICE CHARGES VS. DDA SERVICE CHARGES

| Area | DDA LOWER THAN ATM 1985 | 1986 | 1987 | DDA HIGHER THAN ATM 1985 | 1986 | 1987 | DDA AND ATM SAME 1985 | 1986 | 1987 |
|---|---|---|---|---|---|---|---|---|---|
| Boston | 0.0% | 50.0% | * | 100.0% | 0.0% | * | 0.0% | 50.0% | * |
| New York | 0.0 | 0.0 | 0.0% | 100.0 | 25.0 | 33.3% | 0.0 | 75.0 | 66.7% |
| Philadelphia | 0.0 | 33.3 | 100.0 | 100.0 | 66.7 | 0.0% | 0.0 | 0.0 | 0.0% |
| Pittsburgh | * | 0.0 | 75.0 | * | 100.0 | 0.0% | * | 0.0 | 25.0 |
| Washington, D.C. | 0.0 | 33.3 | 0.0 | 100.0 | 66.7 | 0.0% | 0.0 | 0.0 | 100.0 |
| Atlanta | 0.0 | 38.9 | 0.0 | 57.1 | 16.7 | 33.3 | 42.9 | 44.4 | 66.7 |
| Chicago | 0.0 | 25.0 | 0.0 | 66.7 | 0.0 | 25.0 | 33.3 | 75.0 | 75.0 |
| Cleveland | 0.0 | 60.0 | 33.3 | 75.0 | 0.0 | 16.7 | 25.0 | 40.0 | 50.0 |
| Detroit | 16.7 | 66.7 | 20.0 | 50.0 | 16.7 | 20.0 | 33.3 | 16.7 | 60.0 |
| Minneapolis/St. Paul | 0.0 | 0.0 | * | 50.0 | 0.0 | * | 50.0 | 100.0 | * |
| St. Louis | 0.0 | 66.7 | 66.7 | 100.0 | 0.0 | 16.7 | 0.0 | 33.3 | 16.7 |
| Dallas | 0.0 | 100.0 | * | 33.3 | 0.0 | * | 67.3 | 0.0 | * |
| Houston | * | * | * | * | * | * | * | * | * |
| Los Angeles | * | 40.0 | 100.0 | 60.0 | 60.0 | 0.0 | 40.0 | 0.0 | 0.0 |
| San Francisco | 0.0 | 37.5 | 40.0 | 57.1 | 0.0 | 40.0 | 42.9 | 62.5 | 20.0 |
| Denver | 0.0 | 0.0 | 50.0 | 100.0 | 50.0 | 50.0 | 0.0 | 50.0 | 0.0 |
| Average | 2.0% | 41.8% | 38.8% | 68.6% | 20.2% | 22.4% | 29.4% | 38.0% | 44.9% |

| * NO RESPONSE | Q286(2)/(Q286(1)+<br>Q286(2)+Q286(3))*100 | Q286(1)/Q286(1)+<br>Q286(2)+Q286(3))*100 | Q286(3)/(Q286(1)+<br>Q286(2)+Q286(3))*100 |
|---|---|---|---|

## TABLE A-62

## MEDIAN FEE ASSESSED FOR ATM TRANSACTIONS

| | FEE FOR PROPRIETARY TRANSACTION | FEE FOR REGIONAL NETWORK TRANSACTION | FEE FOR NATIONAL NETWORK TRANSACTION |
|---|---|---|---|
| Per withdrawal | $0.25 | $0.75 | $1.00 |
| Per deposit | 0.10 | 0.55 | 1.00 |
| Per transfer | 0.20 | 0.50 | 0.75 |
| Per balance inquiry | 0.25 | 0.50 | 0.65 |
| Per withdrawal if balance falls below MBR | 0.25 | 0.35 | 0.35 |
| Per deposit if balance falls below MBR | 0.35 | 0.35 | 0.35 |
| Per transfer if balance falls below MBR | 0.25 | 0.80 | 0.80 |
| Per inquiry if balance falls below MBR | 0.25 | 0.6 | 1.00 |

## TABLE A-63

## RESPONDENTS CURRENTLY OPERATING IN A POS ENVIRONMENT

| Area | YES<br>1987 | NO<br>1987 |
|---|---|---|
| Boston | 0.0% | 100.0% |
| New York | 0.0 | 100.0 |
| Philadelphia | 66.7 | 33.3 |
| Pittsburgh | 28.6 | 71.4 |
| Washington, D.C. | 25.0 | 75.0 |
| Atlanta | 30.8 | 69.2 |
| Chicago | 16.7 | 83.3 |
| Cleveland | 57.1 | 42.9 |
| Detroit | 0.0 | 100.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 30.8 | 69.2 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | 100.0 | 0.0 |
| San Francisco | 37.5 | 62.5 |
| Denver | 50.0% | 50.0% |
| Average | 32.4% | 67.6% |

* NO RESPONSE

---

## TABLE A-64

## TYPE OF POS ENVIRONMENT

| Area | PROPRIETARY 1987 | INTERCHANGE 1987 | BOTH 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | * | * | * |
| Philadelphia | 0.0% | 100.0% | 0.0% |
| Pittsburgh | 0.0 | 50.0 | 50.0 |
| Washington, D.C. | 0.0 | 100.0 | 0.0 |
| Atlanta | 25.0 | 50.0 | 25.0 |
| Chicago | 0.0 | 100.0 | 0.0 |
| Cleveland | 0.0 | 0.0 | 100.0 |
| Detroit | * | * | * |
| Minneapolis/St. Pa | * | * | * |
| St. Louis | 0.0 | 75.0 | 25.0 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 0.0 | 100.0 | 0.0 |
| San Francisco | 0.0 | 66.7 | 33.3 |
| Denver | * | * | * |
| Average | 4.3% | 60.9% | 34.8% |

---

* NO RESPONSE

## TABLE A-65

### PERCENTAGE PLANNING TO PARTICIPATE IN A POS ENVIRONMENT BY YEAR-END 1988

| Area | YES 1987 | NO 1987 |
|---|---|---|
| Boston | 0.0% | 100.0% |
| New York | 50.0 | 50.0 |
| Philadelphia | 100.0 | * |
| Pittsburgh | 20.0 | 80.0 |
| Washington, D.C. | 0.0 | 100.0 |
| Atlanta | 44.4 | 55.6 |
| Chicago | 40.0 | 60.0 |
| Cleveland | 33.3 | 66.7 |
| Detroit | 100.0 | 0.0 |
| Minneapolis/St. Paul | * | * |
| St. Louis | 55.6 | 44.4 |
| Dallas | * | * |
| Houston | * | * |
| Los Angeles | * | * |
| San Francisco | 20.0 | 80.0 |
| Denver | * | * |
| Average | 41.7% | 58.3% |

* NO RESPONSE

## TABLE A-66

### TYPE OF POS ENVIRONMENT UNDER CONSIDERATION

| Area | PROPRIETARY 1987 | INTERCHANGE 1987 | BOTH 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 0.0% | 50.0% | 50.0% |
| Philadelphia | * | * | * |
| Pittsburgh | 0.0 | 0.0 | 100.0 |
| Washington, D.C. | * | * | * |
| Atlanta | 25.0 | 25.0 | 50.0 |
| Chicago | 0.0 | 100.0 | 0.0 |
| Cleveland | 0.0 | 0.0 | 100.0 |
| Detroit | 0.0 | 33.3 | 66.7 |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 0.0 | 60.0 | 40.0 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | * |
| San Francisco | 100.0 | 0.0 | 0.0 |
| Denver | * | * | * |
| Average | 10.5% | 42.1% | 47.4% |

## TABLE A-67

## PERCENTAGE OF PROPRIETARY POS TRANSACTIONS BY TYPE

| Area | CHECKING 1987 | SAVINGS 1987 | OTHER 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | * | * | * |
| Philadelphia | 100.0% | 0.0% | 0.0% |
| Pittsburgh | 100.0 | 0.0 | 0.0 |
| Washington, D.C. | 100.0 | 0.0 | 0.0 |
| Atlanta | 95.3 | 4.7 | 0.0 |
| Chicago | * | * | * |
| Cleveland | 85.1 | 0.6 | 14.3 |
| Detroit | * | * | * |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 92.1 | 0.0 | 7.9 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 100.0 | 0.0 | 0.0 |
| San Francisco | 100.0 | 0.0 | 0.0 |
| Denver | 100.0 | 0.0 | 0.0 |
| Average | 98.7% | 0.1% | 1.3 |

* NO RESPONSE (Q325/Q331)*100 (Q327/Q331)*100 (Q329/Q331)*100

## TABLE A-68

## PERCENTAGE OF INTERCHANGE POS TRANSACTIONS

| Area | CHECKING 1987 | SAVINGS 1987 | OTHER 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | 100.0% | 0.0% | 0.0% |
| Philadelphia | * | * | * |
| Pittsburgh | 2.2 | 0.0 | 97.8 |
| Washington, D.C. | * | * | * |
| Atlanta | 100.0 | 0.0 | 0.0 |
| Chicago | * | * | * |
| Cleveland | 19.8 | 0.7 | 79.5 |
| Detroit | * | * | * |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 10.8 | 0.0 | 89.2 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 100.0 | 0.0 | 0.0 |
| San Francisco | 100.0 | 0.0 | 0.0 |
| Denver | * | * | * |
| Average | 95.2% | 0.0% | 4.8% |

* NO RESPONSE

## TABLE A-69

## AVERAGE DOLLAR VALUE OF PROPRIETARY POS TRANSACTIONS

| Area | CHECKING<br>1987 | SAVINGS<br>1987 | OTHER<br>1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | * | * | * |
| Philadelphia | * | * | * |
| Pittsburgh | $79 | * | * |
| Washington, D.C. | 11 | * | * |
| Atlanta | 29 | $21 | * |
| Chicago | * | * | * |
| Cleveland | 23 | 23 | $49 |
| Detroit | * | * | * |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 26 | * | 35 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 79 | * | * |
| San Francisco | 43 | * | * |
| Denver | 29 | * | * |
| Average | $41 | $23 | $45 |
| * NO RESPONSE | Q326/Q325 | Q328/Q327 | Q330/329 |

## TABLE A-70

## AVERAGE DOLLAR VALUE OF INTERCHANGE POS TRANSACTIONS

| Area | CHECKING<br>1987 | SAVINGS<br>1987 | OTHER<br>1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | * | * | * |
| Philadelphia | * | * | * |
| Pittsburgh | $89 | * | $242 |
| Washington, D.C. | * | * | * |
| Atlanta | 32 | * | * |
| Chicago | * | * | * |
| Cleveland | 40 | $31 | 37 |
| Detroit | * | * | * |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 36 | * | 36 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | * | * | * |
| San Francisco | 43 | * | * |
| Denver | * | * | * |
| Average | $42 | $31 | $158 |
| * NO RESPONSE | Q334/Q333 | Q336/Q335 | Q338/Q337 |

## TABLE A-71

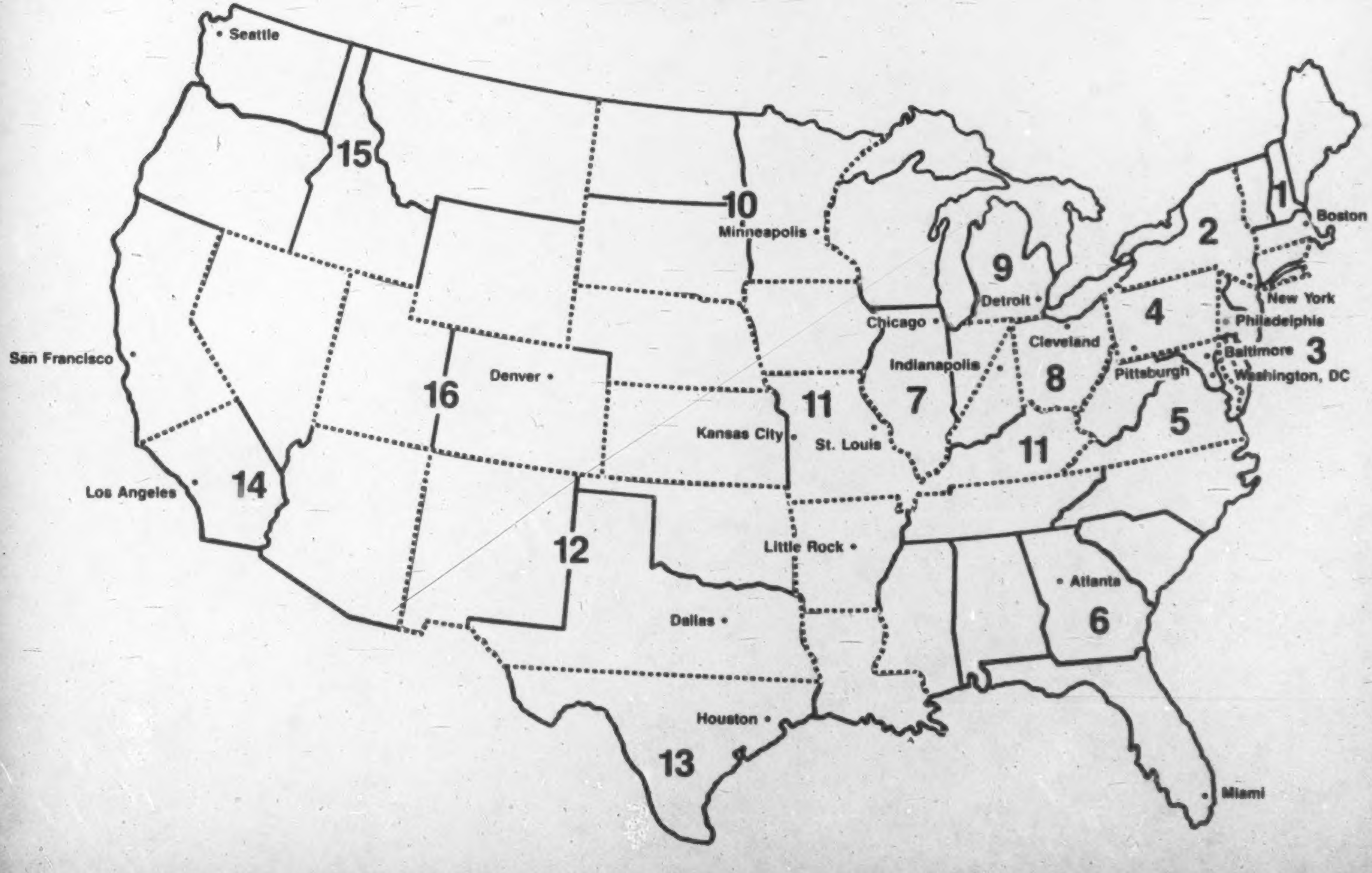
## AVERAGE DOLLAR VALUE OF TOTAL POS TRANSACTIONS

| Area | CHECKING 1987 | SAVINGS 1987 | OTHER 1987 |
|---|---|---|---|
| Boston | * | * | * |
| New York | $1 | * | * |
| Philadelphia | * | * | * |
| Pittsburgh | 86 | * | $242 |
| Washington, D.C. | 11 | * | * |
| Atlanta | 32 | $21 | * |
| Chicago | * | * | * |
| Cleveland | 27 | 28 | 40 |
| Detroit | * | * | * |
| Minneapolis/St. Paul | * | * | * |
| St. Louis | 28 | * | 36 |
| Dallas | * | * | * |
| Houston | * | * | * |
| Los Angeles | 71 | * | * |
| San Francisco | 43 | * | * |
| Denver | 29 | * | * |
| Average | $41 | $27 | $153 |
| * NO RESPONSE | (Q326+Q334)/<br>(Q325+Q333) | (Q328+Q336)/<br>(Q327+Q335) | (Q330+Q338)/<br>(Q329+Q337) |

# Appendix B

# EFT Geographic Areas

Figure B-1
EFT Geographic Areas


Seattle
15
10
Minneapolis
1
Boston
2
9
Detroit
New York
Chicago
4
Philadelphia
San Francisco
Cleveland
Baltimore
3
Indianapolis
Washington, DC
Pittsburgh
Denver
16
8
11
7
5
Kansas City
St. Louis
11
Los Angeles
14
12
Little Rock
Atlanta
Dallas
6
Houston
13
Miami

# Appendix C

## 1987 Survey Questionnaire

# 1987 Survey of Electronic Funds Transfer Transactions

Bank Administration Institute
A RETAIL FINANCIAL SERVICES GROUP PROJECT

## INSTRUCTIONS

- Please report data captured during all business days in September, 1987.
- The Comments, Section XXIII, should be completed at the end of the survey period.
- Since you may be unable to answer all questions, please respond with "N.A." if the question does not apply to your bank, or with a "zero" where appropriate.
- Please read all definitions before completing the survey.
- Mail the completed survey booklet to:

  1987 EFT Survey
  Bank Administration Institute
  60 Gould Center
  Rolling Meadows, Illinois 60008

- If you have any questions, please call D. Mark Jackson (312) 228-2428

# BANK ADMINISTRATION INSTITUTE

## Survey of Electronic Funds Transfer Transactions

Bank Name ____________________ Date ____________

Holding Company Name ______________________________

Street Address ______________________________

City ____________________ State __________ Zip __________

County ____________________

Name ____________________ Title ____________
(of person to be contacted about survey data)

Address ____________________ Phone ____________
(if different from above)

Name ____________________ Title ____________
(of person to whom completed survey is to be returned, if different from above)

Institution Asset Size (Check one)

__________ Less than $250 million
__________ $250 million to $500 million
__________ $500 million to $1 billion
__________ $1 billion to $3 billion
__________ $3 billion to $5 billion
__________ Over $5 billion

363J2g

## ACH TRANSACTIONS

**INSTRUCTIONS:** Please complete the following charts based upon the number of items processed through a local or regional automated clearinghouse. **Do not include internal transactions processed using ACH software but not sent to the automated clearinghouse.** Please report all actual counts. **Do not round off.**

### I. ACH DEBIT TRANSACTIONS

Definitions:

**INSURANCE PREMIUM, HOME MORTGAGE, CONSUMER LOAN PAYMENT, UTILITY PAYMENTS** — any ACH transaction originated or received by you and originated by a corporation which debits a consumer's account for the payment of a consumer obligation. Do not include transactions made through a PC/telephone banking program.

**PC/TELEPHONE BILL PAYMENTS** — any ACH transaction originated or received by you and originated by a consumer as a result of a PC banking program or telephone bill payment program at a financial institution.

**DEPOSITORY TRANSFER PAYMENTS** — any ACH transaction originated or received by you that was originated by a corporation for the purpose of depositing funds into the same corporation's concentration bank.

**CORPORATE TRADE PAYMENTS** — any ACH transaction originated or received by you that was originated by a corporation for the account of another corporation or financial institution.

### II. ACH CREDIT TRANSACTIONS

Definitions:

**PAYROLL, SOCIAL SECURITY** — any ACH transaction originated or received by you for the payment of consumer income. Payroll should include government direct deposit payroll.

**OTHER GOVERNMENT PAYMENTS** — any ACH transaction originated or received by you from local, state, or Federal government agencies for the benefit of government employees, to include pension and retirement income. Do not include direct deposit government payroll.

**DEPOSITORY TRANSFER PAYMENTS** — any ACH transaction originated or received by you that was originated by a corporation for the purpose of depositing funds into the same corporation's concentration bank.

**CORPORATE TRADE PAYMENTS** — any ACH transaction originated or received by you that was originated by a corporation for the account of another corporation or financial institution.

| DEBIT TRANSACTIONS | TOTAL MONTH | |
|---|---|---|
| | Originated | Received |
| 1./2. Insurance Premium Payments | 1. | 2. |
| 3./4. Home Mortgage Payments | 3. | 4. |
| 5./6. Consumer Loan Payments | 5. | 6. |
| 7./8. Utility Payments | 7. | 8. |
| 9./10. PC/Telephone Bill Payments | 9. | 10. |
| 11./12. Depository Transfer Payments | 11. | 12. |
| 13./14. Corporate Trade Payments | 13. | 14. |
| 15./16. Other Consumer Payments | 15. | 16. |
| 17./18. Total ACH Debit Transactions | 17. | 18. |

| CREDIT TRANSACTIONS | TOTAL MONTH | |
|---|---|---|
| | Originated | Received |
| 19./20. Payroll | 19. | 20. |
| 21. Social Security | | 21. |
| 22./23. Other Government Payments | 22. | 23. |
| 24./25. Depository Transfer Payments | 24. | 25. |
| 26./27. Corporate Trade Payments | 26. | 27. |
| 28./29. Other Consumer Credits | 28. | 29. |
| 30./31. Total ACH Credit Transactions | 30. | 31. |

## III. RETURNED ACH TRANSACTIONS

Definitions:

***Originated*** — any ACH transaction that you originated, but which was returned to you by the ACH or the intended receiver.

***Received*** — any ACH transaction that you returned to the originator because you were unable to post to an account or for which no prenotification was on file.

| RETURNED ACH ITEMS | TOTAL MONTH | |
|---|---|---|
| | Originated | Received |
| 32./33. Debits returned | 32. | 33. |
| 34./35. Credits returned | 34. | 35. |
| 36./37. Total returned items | 36. | 37. |

## IV. FEES

Does your bank charge a fee for ACH transactions? (Circle one)

38. No. 39. Yes

If yes, please indicate the amount charged for each category:

| | Fee Charged Consumer | Fee Charged Corporate |
|---|---|---|
| Debit fee | 40. ________ | 41. ________ |
| Deposit fee | 42. ________ | 43. ________ |
| Maintenance fee (Circle number) | 44. ________ per<br>1. Month 2. Year | 45. ________ per<br>1. Month 2. Year |
| Set-up fee | 46. ________ | 47. ________ |
| Returned item fee | 48. ________ | 49. ________ |

| Other fees | | | Please Specify |
|---|---|---|---|
| | 50. ________ | 51. ________ | ____________________ |
| | ________ | ________ | ____________________ |
| | ________ | ________ | ____________________ |
| | ________ | ________ | ____________________ |

## V. MISCELLANEOUS

52. Does your bank perform your own ACH processing (originating and receiving)? (Circle one)

No Yes

53. Does the ACH Association to which you belong process all of its items through the Federal Reserve System?

No Yes

54. Does your bank place a dollar limit on ACH transactions? (Cirlce One)

1. No 2. Yes

If yes, what are the dollar limitations?

55. Credits ____________________

56. Debits ____________________

## ATM TRANSACTIONS

**57.** In what year was your Automated Teller Machine (ATM) program introduced? Year______________

Are you operating in a Shared ATM environment?
(Circle one)

1. Yes

Is the shared ATM environment you operate in
(Circle one)

1. Regional 2. National
3. Both Regional and National

Please complete Tables VI and VII and continue to Table VIII.

2. No → If No, do you plan to participate in a Shared ATM environment by year end 1988?
(Circle one)

1. No 2. Yes If yes, what type of Shared ATM Environment?
(Circle one)

1. Regional 2. National
3. Both Regional and National 4. Undecided

Please complete Table VI below and skip to Table VIII.

## VI. ATM TRANSACTIONS — PROPRIETARY

Please report actual counts. Do not roundoff.

**ATM TRANSACTIONS — PROPRIETARY:** Any transactions initiated at your bank's automated teller machine by your customer.

| TYPE OF TRANSACTION | TOTAL NUMBER OF TRANSACTIONS | TOTAL DOLLAR VALUE OF TRANSACTIONS |
|---|---|---|
| 58./59. Cash withdrawals from checking | 58. | 59. |
| 60./61. Cash withdrawals from savings | 60. | 61. |
| 62./63. Cash withdrawals from credit cards | 62. | 63. |
| 64. Balance Inquiries | 64. | |
| 65./66. Transfers between checking, savings, and credit card accounts | 65. | 66. |
| 67./68. Checking deposits received | 67. | 68. |
| 69./70. Savings deposits received | 69. | 70. |
| 71./72. If unable to separate checking and savings deposits, then provide total deposit figures | 71. | 72. |
| 73./74. Bill payments | 73. | 74. |
| 75./76. Other ATM transactions | 75. | 76. |
| 77./78. TOTAL | 77. | 78. |

## VII. SHARED ATM TRANSACTIONS — INTERCHANGE

Please report actual counts. Do not round off. DO NOT include proprietary numbers.

**SHARED ATM TRANSACTIONS — INTERCHANGE:** Any transactions initiated at your bank's automated teller machine by another financial institution's customer.

| TYPE OF TRANSACTION | TOTAL NUMBER OF TRANSACTIONS | TOTAL DOLLAR VALUE OF TRANSACTIONS |
|---|---|---|
| 79./80. Cash withdrawals from checking | 79. | 80. |
| 81./82. Cash withdrawals from savings | 81. | 82. |
| 83./84. Cash withdrawals from credit cards | 83. | 84. |
| 85. Balance Inquiries | 85. | |
| 86./87. Transfers between checking, savings, and credit card accounts | 86. | 87. |
| 88./89. Checking deposits received | 88. | 89. |
| 90./91. Savings deposits received | 90. | 91. |
| 92./93. If unable to separate checking and savings deposits, then provide total deposit figures | 92. | 93. |
| 94./95. Bill payments | 94. | 95. |
| 96./97. Other ATM transactions | 96. | 97. |
| 98./99. TOTAL | 98. | 99. |

## VIII. ATM LOCATIONS

Please complete the following questions:

| | ON-PREMISE UNITS | | | | OFF-PREMISE UNITS | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Lobby | Vestibule | Through The Wall | Drive-up | Free Standing | University/ College | Shopping Center | Grocery Store | Retail Store | Office/ Corporate Complex | Hotel | Airport | Hospital | Other | (Add rows across) Total |
| **Full function Automatic Teller Machines** | 100. | 101. | 102. | 103. | 104. | 105. | 106. | 107. | 108. | 109. | 110. | 111. | 112. | 113. | 114. |
| Number of machines | 115. | 116. | 117. | 118. | 119. | 120. | 121. | 122. | 123. | 124. | 125. | 126. | 127. | 128. | 129. |
| Number of planned installation by year end 1988 | 130. | 131. | 132. | 133. | 134. | 135. | 136. | 137. | 138. | 139. | 140. | 141. | 142. | 143. | 144. |
| Total number of proprietary transactions | 145. | 146. | 147. | 148. | 149. | 150. | 151. | 152. | 153. | 154. | 155. | 156. | 157. | 158. | 159. |
| Total number of interchange transactions | 160. | 161. | 162. | 163. | 164. | 165. | 166. | 167. | 168. | 169. | 170. | 171. | 172. | 173. | 174. |
| **Cash Dispensers** (Dispenses only cash and/or balance information) | | | | | | | | | | | | | | | |
| Number of machines | 175. | 176. | 177. | 178. | 179. | 180. | 181. | 182. | 183. | 184. | 185. | 186. | 187. | 188. | 189. |
| Number of planned installations by year end 1988 | 190. | 106. | 192. | 193. | 194. | 195. | 196. | 197. | 198. | 199. | 200. | 201. | 202. | 203. | 204. |
| Total number of proprietary transactions | 205. | 206. | 207. | 208. | 209. | 210. | 211. | 212. | 213. | 214. | 215. | 216. | 217. | 218. | 219. |
| Total number of interchange transactions | 220. | 221. | 222. | 223. | 224. | 225. | 226. | 227. | 228. | 229. | 230. | 231. | 232. | 233. | 234. |

## IX. ATM INSTALLATION PLANS

Of the total automated teller machine and cash dispenser machine installations planned by year end 1988, how many are replacements, redeployments and new installations?

| Installation Type | Full Function | Cash Dispenser | Total |
|---|---|---|---|
| Replacements | 235. | 236. | 237. |
| Redeployments | 238. | 239. | 240. |
| New Installations | 241. | 242. | 243. |
| TOTAL | 244. | 245. | 246. |

Definitions:

**Replacement:** New machine placed in same location as an existing machine.

**Redeployment:** An existing machine moved to a new location.

**New Installation:** New machine placed in new installation.

(Total should equal responses to Questions 144. plus 204.)

## X. DEBIT CARDS

Definitions:

**Number of cards or card accounts outstanding:**
Total number of cards or card accounts outstanding with validate capability during the month of September.

**Number of active cards or card accounts:**
Total number of access cards or card accounts with a usage rate of at least once in the month of September.

| | CARDS | | CARD ACCOUNTS | |
|---|---|---|---|---|
| Type of Card | Number Outstanding | Number Active | Number Outstanding | Number Active |
| Proprietary/Shared | 247. | 248. | 249. | 250. |
| Visa Debit | 251. | 252. | 253. | 254. |
| MasterCard Debit | 255. | 256. | 257. | 258. |

What is the total number of DDA and savings accounts eligible for debit cards? 259. ________

## XI. CREDIT CARDS

Definitions:

**Number of cards or card accounts outstanding:**
Total number of cards or card accounts outstanding with validated capability during the month of September.

**Number of active cards or card accounts:**
Total number of access cards or card accounts with a usage rate of at least once in the month of September.

| | CARDS | | CARD ACCOUNTS | |
|---|---|---|---|---|
| Type of Card | Number Outstanding with ATM access | Number Active with ATM access | Number Outstanding with ATM access | Number Active with ATM access |
| Visa Credit | 260. | 261. | 262. | 263. |
| Master Card Credit | 264. | 265. | 266. | 267. |

## XII. DEBIT CARD AND PIN ISSUANCE

(Place X in appropriate box)

| | Instantly at the time of account opening | Instantly at the time of customer request | Through the mail or other means |
|---|---|---|---|
| How does customer receive card? | 268. | 269. | 270. |
| How does customer receive PIN? | 271. | 272. | 273. |
| | Computer generated PIN only | Customer selected PIN only | Customer has option of customer selected or computer generated |
| How were PINs issued when your ATMs were initially introduced? | 274. | 275. | 276. |
| How are PINs currently issued? | 277. | 278. | 279. |

## XIII. ATM OTHER

322. Are your ATM / Cash dispensers currently (Circle one)
   1. On-line?
   2. Off-line?

323. Do you automatically provide balance information with each transaction (Circle one)?
   1. No
   2. Yes

## XIV. TYPE(S) OF ATM SERVICE CHARGES

Do you charge for:

| TYPE | NO | YES |
|---|---|---|
| Proprietary | 280. _______ | 281. _______ |
| Regional Network | 282. _______ | 283. _______ |
| National Network | 284. _______ | 285. _______ |

286. Is your service charge for ATM transactions (Circle one) the service charge for DDA paper items?
   1. Higher than
   2. Lower than
   3. The same as

287. Total dollar value of your annual fee for an ATM card?

287.______________________

288. Total dollar value of your replacement fee for an ATM card?

288.______________________

## XV. BASED ON YOUR SERVICE CHARGE STRUCTURE FOR ATM TRANSACTIONS, PLEASE PROVIDE THE FEE ASSESSED.

| FEE TYPE | Fee Assessed for a Proprietary Transaction | Fee Assessed for a Regional Network Transaction | Fee Assessed for a National Network Transaction |
|---|---|---|---|
| Flat fee per month | 289. | 290. | 291. |
| Flat fee per specified number of transactions | 292.<br>Fee of ________ per<br>________ Trans. | 293.<br>Fee of ________ per<br>________ Trans. | 294.<br>Fee of ________ per<br>________ Trans. |
| Per withdrawal | 295. | 296. | 297. |
| Per deposit | 298. | 299. | 300. |
| Per transfer | 301. | 302. | 303. |
| Per balance inquiry | 304. | 305. | 306. |
| Flat fee if balance falls below the minimum balance required (MBR) | 307.<br>Fee ________,<br>MBR________ | 308.<br>Fee ________,<br>MBR ________ | 309.<br>Fee ________,<br>MBR ________ |
| Per withdrawal if balance falls below MBR | 310.<br>Fee ________,<br>MBR________ | 311.<br>Fee ________,<br>MBR ________ | 312.<br>Fee ________,<br>MBR ________ |
| Per deposit if balance falls below MBR | 313.<br>Fee ________,<br>MBR________ | 314.<br>Fee ________,<br>MBR ________ | 315.<br>Fee ________,<br>MBR ________ |
| Per transfer if balance falls below MBR | 316.<br>Fee ________,<br>MBR________ | 317.<br>Fee ________,<br>MBR ________ | 318.<br>Fee ________,<br>MBR ________ |
| Per inquiry, if balance falls below MBR | 319.<br>Fee ________,<br>MBR________ | 320.<br>Fee ________,<br>MBR ________ | 321.<br>Fee ________,<br>MBR ________ |

## POINT-OF-SALE TRANSACTIONS

The following information is requested for electronic **debit** point-of-sale transactions only. **Do not** include credit or data captured information.

**324.** Are you currently operating in a POS environment (Circle one)?

1. Yes    2. No. → Do you plan to participate in a POS environment by year end 1988 (Circle one)?

If, yes is it (Circle one)?
1. Proprietary
2. Interchange
3. Both

If proprietary, complete Table XVI, skip to Table XVIII.

If interchange, complete Table XVI, continue to Table XVII.

Do you plan to participate in a POS environment by year end 1988 (Circle one)?

1. Yes    2. No.

If yes, are you considering (Circle one)?
1. Proprietary
2. Interchange
3. Both

## XVI. POS TRANSACTIONS — PROPRIETARY

PLEASE REPORT ACTUAL COUNTS. DO NOT ROUND OFF.

**POS TRANSACTIONS — PROPRIETARY:** Any transactions initiated by your customer at your bank's merchant, where the transaction is electronically debited. The electronic device does not dispense cash to the customer.

| Type of Transaction | Total Number of Transactions | Total Dollar Value of Transactions |
|---|---|---|
| 325./326. Debit to checking | 325. | 326. |
| 327./328. Debit to savings | 327. | 328. |
| 329./330. Debit to other accounts | 329. | 330. |
| 331./332. TOTAL (Add Columns) | 331. | 332. |

## XVII. POS TRANSACTIONS — INTERCHANGE

PLEASE REPORT ACTUAL COUNTS. DO NOT ROUND OFF.

**POS TRANSACTIONS — INTERCHANGE:** Any transactions initiated by another financial institution's customer at your bank's merchant, where the transaction is debited. The electronic device does not dispense cash to the customer.

| Type of Transaction | Total Number of Transactions | Total Dollar Value of Transactions |
|---|---|---|
| 333./334. Debit to checking | 333. | 334. |
| 335./336. Debit to savings | 335. | 336. |
| 337./338. Debit to other accounts | 337. | 338. |
| 339./340. TOTAL (Add Columns) | 339. | 340. |

## XVIII. POS TERMINALS—LOCATIONS

If a PIN is required to use the terminal, please respond to the question in the row marked *yes*.

If a PIN is *not* required to use the terminal, please respond to the question in the row marked *no*.

Definitions:

**STAND-ALONE UNIT**—an electronic device that will authorize and capture a monetary transaction.

**SCRIPT WRITER**—an electronic device that will authorize and capture a monetary transaction, activated by the customer and given script to be presented to the merchant.

**ELECTRONIC CASH REGISTER**—an electronic device that will capture a monetary transaction within the cash register or a device linked to the cash register.

| | | Are PINs Required? | Gas Station Only | Gas/Convenience Store | Convenience Store | Supermarket | Retailer | Other | TOTAL (Add row across) |
|---|---|---|---|---|---|---|---|---|---|
| How many terminals do you presently have in service? | Stand-Alone Unit | Yes | 341. | 342. | 343. | 344. | 345. | 346. | 347. |
| | | No | 348. | 349. | 350. | 351. | 352. | 353. | 354. |
| | Script Writer | Yes | 355. | 356. | 357. | 358. | 359. | 360. | 361. |
| | | No | 362. | 363. | 364. | 365. | 366. | 367. | 368. |
| | Electronic Cash Register | Yes | 369. | 370. | 371. | 372. | 373. | 374. | 375. |
| | | No | 376. | 377. | 378. | 379. | 380. | 381. | 382. |
| How many terminals do you plan to install by year end 1988? | Stand-Alone Unit | Yes | 383. | 384. | 385. | 386. | 387. | 388. | 389. |
| | | No | 390. | 391. | 392. | 393. | 394. | 395. | 396. |
| | Script Writer | Yes | 397. | 398. | 399. | 400. | 401. | 402. | 403. |
| | | No | 404. | 405. | 406. | 407. | 408. | 409. | 410. |
| | Electronic Cash Register | Yes | 411. | 412. | 413. | 414. | 415. | 416. | 417. |
| | | No | 418. | 419. | 420. | 421. | 422. | 423. | 424. |
| What was the total volume of *proprietary* POS transactions for all terminals installed at each location during the survey period? | Stand-Alone Unit | Yes | 425. | 426. | 427. | 428. | 429. | 430. | 431. |
| | | No | 432. | 433. | 434. | 435. | 436. | 437. | 438. |
| | Script Writer | Yes | 439. | 440. | 441. | 442. | 443. | 444. | 445. |
| | | No | 446. | 447. | 448. | 449. | 450. | 451. | 452. |
| | Electronic Cash Register | Yes | 453. | 454. | 455. | 456. | 457. | 458. | 459. |
| | | No | 460. | 461. | 462. | 463. | 464. | 465. | 466. |
| What was the total volume of *interchange* POS transactions for all terminals installed at each location during the survey period? | Stand-Alone Unit | Yes | 467. | 468. | 469. | 470. | 471. | 472. | 473. |
| | | No | 474. | 475. | 476. | 477. | 478. | 479. | 480. |
| | Script Writer | Yes | 481. | 482. | 483. | 484. | 485. | 486. | 487. |
| | | No | 488. | 489. | 490. | 491. | 492. | 493. | 494. |
| | Electronic Cash Register | Yes | 495. | 496. | 497. | 498. | 499. | 500. | 501. |
| | | No | 502. | 503. | 504. | 505. | 506. | 507. | 508. |

## XIX. POS ACCESS CARDS

Definitions:

**NUMBER OF CARDS OR CARD ACCOUNTS OUTSTANDING:** Total number of cards or card accounts outstanding with validated access capability during the month of September.

**NUMBER OF ACTIVE CARDS OR CARD ACCOUNTS:** Total number of access cards or card accounts with a usage rate of at least once in the month of September.

| Type of POS Access Card | CARDS | | ACCOUNTS | |
|---|---|---|---|---|
| | Number Outstanding | Number Active | Number Outstanding | Number Active |
| Proprietary or shared ATM/POS card | 509. | 510. | 511. | 512. |
| VISA debit card | 513. | 514. | 515. | 516. |
| VISA credit card | 517. | 518. | 519. | 520. |
| MasterCard debit card | 521. | 522. | 523. | 524. |
| MasterCard credit card | 525. | 526. | 527. | 528. |
| Other (please specify)<br>____________________<br>____________________ | 529. | 530. | 531. | 532. |
| TOTALS (Add columns) | 533. | 534. | 535. | 536. |

**POS SERVICE CHARGES TO YOUR CARDHOLDER**

**537.** Does your bank levy a service charge on customers for using a POS terminal? (Circle one)

1. No 2. Yes (If yes, continue to Table XX.)

If answer is no to number 537, does your bank plan to levy a service charge, by year end 1988, for customers using POS terminals? (Circle one)

1. No. 2. Yes

## XX. BASED ON YOUR SERVICE CHARGE STRUCTURE FOR POS TRANSACTIONS TO YOUR CARDHOLDER, PLEASE PROVIDE THE FEE ASSESSED.

| **FEE TYPE** | |
|---|---|
| Flat fee per month | **538.** |
| Flat fee per specified Number of transactions | **539.**<br>Fee of ________ per<br>________ transactions |
| Flat fee if balance falls below minimum balance required (MBR) | **540.**<br>Fee________,<br>MBR ________ |
| Per withdrawal | **541.** |
| Per withdrawal if balance falls below MBR | **542.**<br>Fee________,<br>MBR ________ |
| Other | **543.** |

**544.** Is your service charge for POS transactions (Circle one) your ATM transactions?

1. Higher than 2. Lower than 3. the same as

## POS SERVICE CHARGES AND YOUR MERCHANT

**545.** Do you *pay* a service charge to the merchant if your customer uses *your* POS terminal at their location? (Circle one)

1. No 2. Yes

**546.** Do you *pay* a service charge to the merchant if your customer uses the *merchant's* POS terminal at their location? (Circle one)

| | |
|---|---|
| 1. No<br>(If no, go to Question 551) | 2. Yes<br>(If yes, continue to Table XXI) |

## XXI. BASED ON THE SERVICE CHARGES YOU PAY FOR POS TRANSACTIONS, HOW ARE THE FEES STRUCTURED?

| FEE TYPE | TOTAL DOLLAR VALUE |
|---|---|
| Per transaction | **547.** |
| Flat fee | **548.** |
| Flat fee and per transaction charge | **549.** Flat fee ________, per transaction fee________ |
| Other (Please specify) ____________________ | **550.** |

**551.** Do you *receive* a service charge from the merchant if your customer uses *your* POS terminal at their location? (Circle one)

1. No 2. Yes

**552.** Do you *receive* a service charge from the merchant if your customer uses the *merchant's* POS terminal at their location? (Circle one)

| | |
|---|---|
| 1. No<br>(If no, go to Section XXIII) | 2. Yes<br>(If yes, continue to Table XXII) |

## XXII. BASED ON THE SERVICE CHARGES YOU RECEIVE FOR POS TRANSACTIONS, HOW ARE THE FEES STRUCTURED?

| FEE TYPE | TOTAL DOLLAR VALUE |
|---|---|
| Per transaction | **553.** |
| Flat fee | **554.** |
| Flat fee and per transaction charge | **555.** Flat fee ________per transaction fee ______ |
| Other (Please specify) ____________________ | **556.** |

## XXIII. COMMENTS

**NOTE:** The results of the past Electronic Funds Transfer Transactions survey contained appendices devoted to commentary from the nation's EFT professionals. Please provide your comments so that we can continue this valuable forum. How have conditions changed from last year? What threats and/or opportunities will these items present in the future? How should they be handled? Attach a separate sheet if you need more space.

**ACH settlement** ______________________________

**ACH prenotifications** ______________________________

**ACH return items** ______________________________

**ATM settlement** ______________________________

**ATM vandalism** ______________________________

**ATM availability** ______________________________

**ATM fraud/losses** ______________________________

**ATM security** ______________________________

**Regulation E**

**POS settlement**

**POS return items**

**POS fraud/losses**

**POS security**

**Telecommunications**

**Additional comments**

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